
ABSTRACTS

OF THE

RETURNS FROM THE BANKS,

AND FROM THE

INSTITUTIONS FOR SAVINGS

IN

MASSACHUSETTS.

1860.

PREPARED FROM OFFICIAL RETURNS

BY OLIVER WARNER,

SECRETARY OF THE COMMONWEALTH.

BOSTON:

WILLIAM WHITE, PRINTER TO THE STATE.

1860.

The official circular, requiring Returns from the Banks, was issued by the Governor on the fifteenth day of November, and had reference to their condition on the last Saturday, being the twenty-seventh day, of October, 1860.

All the Returns have been received.

CONDITION
OF THE
BANKS IN MASSACHUSETTS,
ON THE
LAST SATURDAY OF OCTOBER,
1860.

BANK RETURNS.

[Oct.

BOSTON.

	Atlantic.	Atlas.	Blackstone.	Boston.	Boylston.
DUE FROM THE BANK.					
Capital Stock,	\$500,000 00	\$1,000,000 00	\$750,000 00	\$900,000 00	\$400,000 00
Bills in circulation of denomination of five dollars and upwards,	109,265 00	132,705 00	253,400 00	165,817 00*	149,000 00
Bills in circulation of denomination less than five dollars,	25,464 00	24,883 00	41,736 00	54,929 00	60,407 00
Net profits on hand,	54,479 15	74,321 04	66,349 02	150,164 82	46,098 72
Balances due to other Banks,	69,008 13	294,862 85	20,258 73	95,675 41	1,067 77
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	227,075 92	498,122 19	518,767 13	655,124 91	434,544 74
Cash deposited bearing interest,	- -	- -	16,311 34	- -	- -
Total amount due from the bank,	985,292 20	2,024,894 08	1,666,822 22	2,021,711 14	1,091,118 23
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	24,934 35	144,413 41	109,926 82	175,549 81	97,208 85
Real Estate,	45,000 00	- -	2,399 09	65,000 00	- -

Bills of banks in this and of the other New England States,	36,000 00	18,948 00	100,338 91	113,191 14	43,537 00
Balances due from other banks,	62,429 68	77,749 67	22,635 09	41,481 68	150,472 19
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks,	816,928 17	1,783,783 00	1,431,522 31	1,626,488 51	799,900 19
Total amount of the Resources of the bank,	985,292 20	2,024,894 08	1,666,822 22	2,021,711 14	1,091,118 23
Rate and amount of Dividends since the last annual return, with dates,	April, 1860, 3½ per cent., 17,500 00	April, 1860, 4 per cent., 40,000 00	April, 1860, 3½ per cent., 26,250 00	April, 1860, 4 per cent., 36,000 00	April, 1860, 4½ per cent., 18,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	October, 1859, 3½ per cent., 17,500 00	October, 1860, 4 per cent., 40,000 00	October, 1860, 3½ per cent., 26,250 00	October, 1860, 4 per cent., 36,000 00	October, 1860, 4½ per cent., 18,000 00
Amount of Debts due to the Bank, secured by pledge of its stock,	46,724 84	65,821 15	48,072 28	132,964 29†	34,881 87
Amount of Debts due and not paid, and considered doubtful,	1,000 00	- -	20,025 00	- -	13,500 00
Amount of liabilities of Directors,	- -	- -	9,603 00	- -	- -
	47,082 00	130,826 00	136,324 00	233,100 00	95,083 96

* "In 1812 issued bills of the denomination of 6, 7, 8, and 9 dollars."

† "Subject to payment of tax to State, of \$4,500."

BOSTON—Continued.

	City.	Columbian.	Bank of Commerce.	Eagle.	Eliot.
DUE FROM THE BANK.					
Capital Stock,	\$1,000,000 00	\$1,000,000 00	\$2,000,000 00	\$1,000,000 00	\$600,000 00
Bills in circulation of five dollars and upwards,	108,045 00	118,340 00	287,945 00	133,415 00	96,450 00
Bills in circulation of denomination less than five dollars,	16,520 00	29,587 00	36,763 00	22,255 00	34,934 00
Net profits on hand,	94,161 10	43,607 17	134,344 61	92,724 09	62,647 34
Balances due to other banks,	35,043 63	3,007 88	808,799 55	13,741 06	128,530 12
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	532,743 88	567,372 30	701,955 43	559,896 97	257,006 85
Cash deposited bearing interest,	- -	237,000 00	175,000 00	- -	- -
Total amount due from the bank,	1,786,513 61	1,998,914 35	4,144,807 59	1,822,032 12	1,179,568 31
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	110,441 16	160,743 96	208,817 62	90,488 26	49,010 00
Real Estate,	30,000 00	- -	8,194 15	- -	- -

Bills of banks in this and of the other New England States,	23,625 00	87,419 00	447,253 90	95,635 00	66,539 24
Balances due from other banks,	51,759 19	2,060 69	131,573 19	10,040 87	23,891 49
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, . .	1,570,688 26	1,748,690 70	3,348,968 73	1,625,867 99	1,040,127 58
Total amount of the Resources of the bank, .	1,786,513 61	1,998,914 35	4,144,807 59	1,822,032 12	1,179,568 31
Rate and amount of Dividends since the last annual Return, with dates,	April, 1860, 3½ per cent., 35,000 00 October, 1860, 3½ per cent., 35,000 00	April, 1860, 3½ per cent., 26,250 00 October, 1860, 3½ per cent., 26,250 00	April, 1860, 3½ per cent., 70,000 00 October, 1860, 3½ per cent., 70,000 00	April, 1860, 4 per cent., 28,000 00* October, 1860, 3½ per cent., 24,500 00*	April, 1860, 3½ per cent., 21,000 00 October, 1860, 3½ per cent., 21,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	70,908 97	40,728 30	100,000 00	89,777 57	50,145 66
Amount of Debts due to the bank, secured by pledge of its stock,	— —	— —	— —	2,900 on 34 shares.	— —
Amount of Debts due and not paid, and considered doubtful,	3,283 00	— —	— —	847 75	— —
Amount of liabilities of Directors,	225,700 00	148,615 39	246,775 00	57,259	— —

* On \$700,000 capital. August 1, the capital was increased to \$1,000,000. October 1, interest paid on \$300,000, \$2

BANK RETURNS.

[Oct.

BOSTON—Continued.

	Exchange.	Faneuil Hall.	Freeman's.	Globe.	
DUE FROM THE BANK.					
Capital Stock,	\$1,000,000 00	\$500,000 00	\$400,000 00	\$1,000,000 00	\$900,000 00
Bills in circulation of denomination of five dollars and upwards,	279,372 50*	187,885 00	199,420 00	159,600 00	125,070 00
Bills in circulation of denomination less than five dollars,	33,831 50*	46,370 00	38,384 00	19,078 00	62,723 00
Net profits on hand,	182,692 56	68,670 36	63,769 36	110,173 07	64,204 42
Balances due to other banks,	510,070 09	584 51	44,569 19	346,506 16	53,262 25
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	547,103 06	461,536 43	286,048 04	543,576 99	490,115 00
Cash deposited bearing interest,	- - -	- - -	- - -	- - -	117,922 10
Total amount due from the bank,	2,553,069 71	1,265,046 30	1,032,190 59	2,178,934 22	1,813,296 77
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	121,610 71	105,442 90	89,360 89	154,292 61	96,639 49
Real Estate,	- - -	60,000 00	- - -	- - -	- - -

Bills of banks in this and of the other New England States,	177,487 01	30,883 00	28,724 00	99,329 00	58,873 00
Balances due from other banks,	205,767 10	102,564 83	115,137 80	20,627 83	29,127 70
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded debts of every description, excepting the balances due from other banks,	2,048,204 89	966,155 57	798,967 90	1,904,684 78	1,628,656 58
Total amount of the Resources of the bank,	2,553,069 71	1,265,046 30	1,032,190 59	2,178,934 22	1,813,296 77
Rate and amount of Dividends since the last annual return, with dates,	April, 1860, 5 per cent., 50,000 00	April, 1860, 4 per cent., 20,000 00	April, 1860, 4½ per cent., 18,000 00	April, 1860, 4 per cent., 40,000 00	April, 1860, 3½ per cent., 31,500 00
Amount of Reserved Profits at the time of declaring the last dividend,	October, 1860, 5 per cent., 50,000 00	October, 1860, 4 per cent., 20,000 00	October, 1860, 4½ per cent., 18,000 00	October, 1860, 4 per cent., 40,000 00	October, 1860, 3½ per cent., 31,500 00
Amount of Debts due to the Bank, secured by pledge of its stock,	156,114 17	55,473 41	54,000 00	110,173 07	64,204 42
Amount of Debts due and not paid, and considered doubtful,	2,100 00	1,100 00	1,000 00	3,700 00	2,650 00
Amount of liabilities of Directors,	241 20	20,000 00	2,887 74	- -	- -
Amount of liabilities of Directors,	209,874 00	111,319 00	20,632 55	162,800 00	108,000 00

* "Half of a 5 dollar bill and half of a 3 dollar bill returned to the bank and paid."

BOSTON—Continued.					
	Hamilton.	Hide and Leather.	Howard.	Market.	Massachusetts.
DUE FROM THE BANK.					
Capital Stock,	\$500,000 00	\$1,000,000 00	\$500,000 00	\$560,000 00	\$800,000 00
Bills in circulation of denomination of five dollars and upwards,	181,425 00	193,075 00	153,510 00	92,720 00	92,055 00
Bills in circulation of denomination less than five dollars,	17,052 00	112,681 00	54,644 00	17,052 00	12,943 00
Net profits on hand,	133,450 30	48,360 51	48,367 87	93,067 92	103,940 67
Balances due to other banks,	7,976 25	270,127 51	142,240 07	197,142 03	8,306 90
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	488,040 98	301,386 30	169,922 00	253,098 17	464,904 31
Cash deposited bearing interest,	— —	— —	— —	— —	— —
Total amount due from the bank,	1,327,944 53	1,925,630 32	1,068,683 94	1,213,080 12	1,482,149 88
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	139,625 28	89,342 09	81,711 37	65,136 35	137,786 19
Real Estate,	— —	— —	— —	— —	21,973 80

Bills of banks in this and of the other New England States,	40,099 00	139,216 00	99,147 47	101,294 00	33,895 00
Balances due from other banks,	151,200 59	43,166 18	5,324 59	15,205 56	28,023 21
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, . .	997,019 66	1,653,906 05	882,500 51	1,031,444 21	1,260,471 68
Total amount of the Resources of the bank, .	1,327,944 53	1,925,630 32	1,068,683 94	1,213,080 12	1,482,149 88
Rate and amount of Dividends since the last annual return, with dates,	April, 1860, 4½ per cent., 22,500 00	April, 1860, 3 per cent., 30,000 00	April, 1860, 3½ per cent., 17,500 00	April, 1860, 3½ per cent., 19,600 00	April, 1860, 3½ per cent., 25,600 00
Amount of Reserved Profits at the time of declaring the last dividend,	October, 1860, 4½ per cent., 22,500 00	October, 1860, 3 per cent., 30,000 00	October, 1860, 3½ per cent., 17,500 00	October, 1860, 4 per cent., 22,400 00	October, 1860, 10 per cent., 80,000 00
Amount of Debts due to the bank, secured by pledge of its stock,	120,000 00	20,000 00	42,992 97	74,801 42	86,467 72
Amount of Debts due and not paid, and considered doubtful,	— —	1,400 00	1,000 00	309 00	— —
Amount of liabilities of Directors,	102,683 00	169,000 00	90,990 00	25,879 00	164,108 68

BOSTON—Continued.

	Maverick.	Merchants'.	Bank of Mutual Redemption.	National.
DUE FROM THE BANK.				
Capital Stock,	\$100,000 00	\$1,000,000 00	\$561,700 00	\$750,000 00
Bills in circulation of denomination of five dollars and upwards,	93,240 00	483,520 00	90,240 00	101,115 00
Bills in circulation of denomination less than five dollars,	32,173 00	—	—	38,027 00
Net profits on hand,	22,355 57	292,134 29	2,202 88	29,791 90
Balances due to other banks,	8,775 78	614,150 10	1,599,819 43	10 25
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	181,924 66	2,028,354 78	20,908 03	312,228 81
Cash deposited bearing interest,	—	—	7,681 98	70,000 00
Total amount due from the bank,	738,469 01	7,418,159 17	2,282,552 32	1,301,172 96
RESOURCES OF THE BANK.				
Gold, Silver, and other coined metals in its banking-house,	53,121 94	650,096 00	104,517 35	60,811 85
Real Estate,	—	400,000 00	—	—

Bills of banks in this, and of the other New England States,	26,471 79	459,631 45	613,215 06	56,066 16
Balances due from other banks,	8,832 02	84,425 19	538,925 13	5,568 13
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks,	650,043 26	5,824,006 53	1,025,864 78	1,178,726 82
Total amount of the Resources of the bank,	738,469 01	7,418,159 17	2,282,552 32	1,301,172 96
Rate and amount of Dividends since the last annual return, with dates,	April, 1860, 3½ per cent., 14,000 00	April, 1860, 3 per cent., 120,000 00	— —	April, 1860, 3½ per cent., 26,250 00
Amount of Reserved Profits at the time of declaring the last dividend,	October, 1860, 3½ per cent., 14,000 00	October, 1860, 3 per cent., 120,000 00	October, 1860, 2 per cent., 11,234 00	October, 1860, 3½ per cent., 26,250 00
Amount of Debts due to the bank, secured by pledge of its stock,	19,552 27	145,024 53	6,504 23	25,104 47
Amount of Debts due to the bank, secured by	9,485 00	75,740 00	— —	— —
Amount of Debts due and not paid, and considered doubtful,	2,605 00	12,753 91	— —	5,338 00
Amount of liabilities of Directors,	96,833 10	196,752 54	45,405 00	150,000 00*

* Estimated.

BOSTON—Continued.

	New England.	North.	Bank of North America.	Shawmut.
DUE FROM THE BANK.				
Capital Stock,	\$1,000,000 00	\$860,000 00	\$750,000 00	\$750,000 00
Bills in circulation of denomination of five dollars and upwards,	110,135 00	111,495 00	140,745 00	130,280 00
Bills in circulation of denomination less than five dollars,	20,309 00	20,733 00	39,174 00	46,602 00
Net profits on hand,	44,935 24	17,431 59	57,153 85	26,827 24
Balances due to other banks,	44,205 18	40,484 96	41,212 59	73,755 14
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	344,716 92	389,090 00	371,317 85	339,784 54
Cash deposited, bearing interest,	54,305 31	- -	- -	50,000 00
Total amount due from the bank,	1,618,606 65	1,439,234 55	1,399,603 29	1,417,248 92
RESOURCES OF THE BANK.				
Gold, Silver, and other coined metals in its banking-house,	81,167 47	102,439 42	87,511 85	47,899 30
Real Estate,	40,000 00	1,000 00	- -	- -

Bills of banks in this, and of the other New England States,	88,368 00	91,435 00	48,843 00	111,097 00
Balances due from other banks,	9,708 12	11,287 12	71,393 88	12,825 37
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks,	1,399,363 06	1,233,073 01	1,191,854 56	1,245,427 25
Total amount of the Resources of the bank,	1,618,606 65	1,439,234 55	1,399,603 29	1,417,248 92
Rate and amount of Dividends since the last annual return, with dates,	April, 1860, 3½ per cent., 35,000 00	April, 1860, 3 per cent., 25,800 00	April, 1860, 3½ per cent., 26,250 00	April, 1860, 3 per cent., 22,500 00
	October, 1860, 3½ per cent., 35,000 00	October, 1860, 3 per cent., 25,800 00	October, 1860, 3½ per cent., 26,250 00	October, 1860, 3 per cent., 22,500 00
Amount of Reserved Profits at the time of declaring the last dividend,	25,199 65	11,782 95	48,571 60	7,296 14
Amount of Debts due to the bank, secured by pledge of its stock,	3,255 00	500 00	3,000 00	3,500 00
Amount of Debts due and not paid, and considered doubtful,	—	—	7,723 49	550 00
Amount of liabilities of Directors,	72,322 00	100,162 95	95,388 00	118,547 42

BOSTON—Continued.

	Shoe and Leather Dealers'.	State.	Suffolk.	Traders'.
DUE FROM THE BANK.				
Capital Stock,	\$1,000,000 00	\$1,800,000 00	\$1,000,000 00	\$600,000 00
Bills in circulation of denomination of five dollars and upwards,	165,960 00	207,540 00	463,120 00	95,940 00
Bills in circulation of denomination less than five dollars,	38,583 00	11,863 00	12,385 00	22,710 00
Net profits on hand,	173,770 85	265,914 49	228,123 42	34,347 49
Balances due to other banks,	433,794 42	171,205 52	1,013,425 47	107,418 56
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	515,369 70	1,039,930 99	618,375 55	245,098 29
Cash deposited bearing interest,	—	—	—	151,000 00
Total amount due from the bank,	2,327,477 97	3,496,454 00	3,335,429 44	1,256,514 31
RESOURCES OF THE BANK.				
Gold, Silver, and other coined metals in its banking-house,	96,399 49	233,570 75	202,602 24	50,977 65
Real Estate,	70,000 00	—	120,000 00	3,680 39

Bills of banks in this, and of the other New England States,	175,316 96	202,497 08	505,355 00	37,477 00
Balances due from other banks,	128,275 05	135,833 76	716,181 65	52,317 53
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, . .	1,857,486 47	2,924,552 41	1,791,290 55	1,112,061 77
Total amount of the Resources of the bank, .	2,327,477 97	3,496,454 00	3,335,429 44	1,256,514 34
Rate and amount of Dividends since the last annual return, with dates,	April, 1860, $4\frac{1}{2}$ per cent., 45,000 00	April, 1860, $3\frac{1}{2}$ per cent., 63,000 00	April, 1860, $4\frac{1}{2}$ per cent., 45,000 00	April, 1860, 3 per cent., 18,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	October, 1860, $4\frac{1}{2}$ per cent., 45,000 00	October, 1860, $3\frac{1}{2}$ per cent., 63,000 00	October, 1860, $4\frac{1}{2}$ per cent., 45,000 00	October, 1860, 3 per cent., 18,000 00
Amount of Debts due to the bank, secured by pledge of its stock,	800 00	223,124 72	202,257 67	23,331 77
Amount of Debts due and not paid, and considered doubtful,	—	6,700 00	—	325 00
Amount of liabilities of Directors,	55,439 00	—	—	7,500 00
		132,302 87	143,049 00	209,433 00

BOSTON—Continued.				
	Tremont.	Union.	Washington.	Webster.
DUE FROM THE BANK.				
Capital Stock,	\$1,500,000 00	\$1,000,000 00	\$750,000 00	\$1,500,000 00
Bills in circulation of denomination of five dollars and upwards,	275,925 00	141,220 00	189,665 00	315,625 00
Bills in circulation of denomination less than five dollars,	12,837 00	11,480 00	28,163 00	26,560 00
Net profits on hand,	108,187 94	135,803 57	57,594 96	92,724 92
Balances due to other banks,	363,814 51	250,571 92	32,775 24	132,784 53
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	680,047 99	729,935 87	386,461 74	556,308 63
Cash deposited bearing interest,	—	—	1,050 00	428,566 29
Total amount due from the bank,	2,940,812 44	2,269,011 36	1,445,709 94	3,052,569 37
RESOURCES OF THE BANK.				
Gold, Silver, and other coined metals in its banking-house,	161,054 34	150,563 05	45,743 21	261,400 36
Real Estate,	—	—	14,633 74	—

Bills of banks in this, and of the other New England States,	229,988 05	148,496 54	114,503 00	224,406 00
Balances due from other banks,	78,492 86	21,368 75	6,078 82	80,956 98
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks,	2,471,277 19	1,948,583 02	1,264,751 17	2,485,806 03
Total amount of the Resources of the bank,	2,940,812 44	2,269,011 36	1,445,709 94	3,052,569 37
Rate and amount of Dividends since the last annual return, with dates,	April, 1860, 4 per cent., 60,000 00	April, 1860, 4 per cent., 40,000 00	April, 1860, 3 per cent., 22,500 00	April, 1860, 3½ per cent., 52,500 00
Amount of Reserved Profits at the time of declaring the last dividend,	October, 1860, 4 per cent., 60,000 00	October, 1860, 4 per cent., 40,000 00	October, 1860, 3 per cent., 22,500 00	October, 1860, 3½ per cent., 52,500 00
Amount of Debts due to the bank, secured by pledge of its stock,	97,790 69	124,043 31	42,600 00	51,835 79
Amount of Debts due and not paid, and considered doubtful,	2,200 00	2,100 00	-	-
Amount of liabilities of Directors,	-	478 05	9,000 00	-
	298,400 00	151,443 00	43,052 00	334,171 00

Banks organized under General Law.]

BOSTON.					
	Bank of the Metropolis.	Bank of the Republic.	Revere.	Safety Fund.	Aggregate of 4 Banks organized under General Law.
DUE FROM THE BANK.					
Capital Stock,	\$200,000 00	\$1,000,000 00	\$1,000,000 00	\$1,000,000 00	\$3,200,000 00
Bills in circulation of denomination of five dollars and upwards,	70,320 00	109,300 00	141,695 00	144,255 00	465,570 00
Bills in circulation of denomination less than five dollars,	29,521 00	31,345 00	55,000 00	-	160,895 00
Net profits on hand,	9,258 26	13,191 29	19,863 71	41,969 11	84,282 37
Balances due to other Banks,	9,870 77	94,285 91	28,992 93	400,641 44	533,791 05
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	188,668 79	347,380 01	392,761 17	481,760 02	1,410,569 99
Cash deposited bearing interest,	-	-	103,250 00	51,449 75	154,699 75
Total amount due from the bank,	507,638 82	1,595,502 21	1,741,562 81	2,165,104 32	6,009,808 16
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	6,438 29	66,883 25	110,085 90	85,504 01	268,911 45
Real Estate,	-	4,000 00*	-	-	4,000 00
Bills of banks in this and of the other New England States,	48,580 00	13,355 00	84,221 00	120,129 03	266,285 03
Balances due from other banks,	6,665 38	106,891 40	49,594 24	5,945 94	169,096 96
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks,	445,955 15	1,404,372 56	1,497,661 67	1,953,525 34	5,301,514 72

Total amount of the Resources of the bank, .	507,638 82	1,595,502 21	1,741,562 81	2,165,104 32	6,009,808 16
Rate and amount of Dividends since the last annual return, with dates,	April, 1860, 4 per cent., 8,000 00	—	April, 1860, 3 per cent., 30,000 00	April, 1860, 3 per cent., 30,000 00	68,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	October, 1860, 4 per cent., 8,000 00	October, 1860, 4 per cent., for 8 months, on 650,000 00	October, 1860, 3 per cent., 30,000 00	October, 1860, 3 per cent., 30,000 00	94,000 00
Amount of Debts due to the Bank, secured by pledge of its stock,	6,000 00	26,000 00	14,459 79	14,418 65	44,912 02
Amount of Debts due and not paid, and considered doubtful,	2,000 00	3,350 00	500 00	—	5,850 00
Amount of liabilities of Directors,	—	—	300 00	—	300 00
Amount of Stocks deposited with the Auditor,	26,197 00	150,103 00	271,000 00	85,746 46	533,046 46
	108,000 00	155,500 00	293,500 00	200,400 00	757,400 00

[Public Stocks deposited with the Auditor of the Commonwealth, as security for the circulation of Notes, namely:]

Bank of the Metropolis.—Bonds of the City of Boston, \$73,000; Bonds of the City of Worcester, \$25,000. Interest on preceding bonds 5 per cent. Bonds of the City of Roxbury, \$7,000. Interest 5½ per cent. Bonds of Commonwealth of Massachusetts, \$3,000. Interest 6 per cent.

Bank of the Republic.—Bonds of the State of Maine, \$52,000; Bonds of the City of Lawrence, \$10,000; Bonds of the City of Boston, \$20,500; Bonds of the City of Roxbury, \$11,000; Bonds of the United States, \$25,000; Notes of the State of Vermont, \$15,000; Note of the Town of North Chelsea, \$8,000; Note of the Town of Newton, \$10,000; Note of the Town of Marlboro', \$4,000.

Revere Bank.—Bonds of the City of Roxbury, \$50,000. Interest 5½ per cent. Bonds of the State of Vermont, \$10,000. Interest 6 per cent. Bonds of the City of Boston, \$100,000. Interest 5 per cent. United States Treasury Notes, \$113,500. Interest 6 per cent. United States Treasury Notes, \$10,000. Interest 5¼ per cent. United States Treasury Notes, \$10,000. Interest 5½ per cent.

Safety Fund.—Bonds of the City of Lynn, \$60,000; Bonds of the City of Lawrence, \$16,000; Bonds of the Town of Waltham, \$20,000; Bonds of the Town of Natick, \$15,000; Bonds of the Town of Somerville, \$14,400; Bonds of the City of Chelsea, \$25,000; Bonds of the City of Roxbury, \$40,000. Interest on preceding bonds 5½ per cent. Bonds of the City of Cambridge, \$10,000. Interest 6 per cent.

* This is amount expended for 'furniture.' It is rendered as 'personal,' but is placed in the table as 'real,' there being no interrogation in regard to personal estate.

	SOUTH BOSTON.		CHELSEA.	ANDOVER.	BEVERLY.
	Broadway.	Mechanics'.	Tradesman's.	Andover.	Beverly.
DUE FROM THE BANK.					
Capital Stock,	\$150,000 00	\$250,000 00	\$150,000 00	\$250,000 00	\$125,000 00
Bills in circulation of denomination of five dollars and upwards,	57,820 00	75,350 00	76,015 00	71,710 00	62,105 00
Bills in circulation of denomination less than five dollars,	23,349 00	37,627 00	34,824 00	13,434 00	17,067 00
Net profits on hand,	8,718 84	35,792 98	11,461 00	19,350 05	9,527 51
Balances due to other banks,	- -	- -	310 47	- -	460 14
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	59,293 61	172,116 12	64,500 16	62,569 66	51,255 35
Cash deposited bearing interest,	- -	- -	4,258 27	8,890 04	- -
Total amount due from the bank,	299,181 45	570,886 10	341,368 90	425,953 75	265,415 00
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	5,784 70	18,947 30	14,092 43	11,270 98	13,783 44
Real Estate,	10,059 48	18,500 00	- -	5,000 00	- -

Bills of banks in this and of the other New England States,	5,472 00	4,298 00	8,465 80	2,039 00	2,647 88
Balances due from other banks,	2,537 10	3,005 44	5,000 00	- -	- -
Balances in other bank or banks to be applied to redemption of bills, and payable on demand	8,119 58	79,664 03	16,723 81	15,502 45	11,468 30
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	267,208 59	446,471 33	297,086 86	392,141 32	237,515 38
Total amount of the Resources of the bank, .	299,181 45	570,886 10	341,368 90	425,953 75	265,415 00
Rate and amount of Dividends since the last annual return, with dates,	April, 1860, 3 per cent., 4,500 00 October, 1860, 3 per cent., 4,500 00	April, 1860, 4 per cent., 10,000 00 October, 1860, 4½ per cent., 11,250 00	April, 1860, 3½ per cent., 5,250 00 October, 1860, 3½ per cent., 5,250 00	April, 1860, 3½ per cent., 8,750 00 October, 1860, 3½ per cent., 8,750 00	April, 1860, 3½ per cent., 4,375 00 October, 1860, 3½ per cent., 4,375 00
Amount of Reserved Profits at the time of declaring the last dividend,	7,759 69	28,200 00	10,321 11	17,784 27	6,253 12
Amount of Debts due to the bank, secured by pledge of its stock,	2,250 00	1,000 00	7,275 00	2,200 00	1,125 00
Amount of Debts due and not paid, and considered doubtful,	820 00	346 68	400 00	3,161 33	- -
Amount of liabilities of Directors,	29,900 00	67,571 00	39,435 00	59,017 92	19,807 00

	DANVERS.		SOUTH DANVERS.		GLOUCESTER.	
	Village.		Danvers.	Warren.	Bank of Cape Ann.	Gloucester.
DUE FROM THE BANK.						
Capital Stock,	\$200,000 00		\$150,000 00	\$250,000 00	\$150,000 00	\$300,000 00
Bills in circulation of denomination of five dollars and upwards,	61,765 00		55,365 00	74,843 00	122,190 00	111,457 00
Bills in circulation of denomination less than five dollars,	14,141 00		12,908 00	20,115 50†	29,890 00	28,875 00
Net profits on hand,	21,064 08		32,010 21	27,123 96	9,308 92	27,255 23
Balances due to other banks,	7,280 44		1,139 04	110 00	—	458 66
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	52,582 86		28,405 92	58,392 65	44,415 06	145,680 39
Cash deposited bearing interest,	—		20,000 00	28,471 63	—	—
Total amount due from the bank,	356,833 38		299,828 17	459,056 74	355,803 98	613,726 28
RESOURCES OF THE BANK.						
Gold, Silver, and other coined metals in its banking-house,	9,953 50		9,525 70	12,133 60	5,591 95	12,460 01
Real Estate,	17,782 69		6,170 00	6,000 00	6,000 00	8,500 00

Bills of banks in this, and of the other New England States,	2,581 58	5,952 34	5,769 95	4,478 21	26,982 95
* Balances due from other banks,	8,000 00	- -	5,000 00	961 49	1,995 08
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	32,916 41	1,971 76	20,787 12	38,283 68	20,915 29
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, . .	285,599 20	276,208 37	409,366 07	300,488 65	542,872 95
Total amount of the Resources of the bank, .	356,833 38	299,828 17	459,056 74	355,803 98	613,726 28
Rate and amount of Dividends since the last annual return, with dates,	April, 1860, 3½ per cent., 7,000 00 October, 1860, 3½ per cent., 7,000 00 18,565 93	April, 1860, 4 per cent., 6,000 00 October, 1860, 4 per cent., 6,000 00 30,466 68	April, 1860, 4 per cent., 10,000 00 October, 1860, 4 per cent., 10,000 00 24,814 13	April, 1860, 3 per cent., 4,500 00 October, 1860, 3 per cent., 4,500 00 5,144 85	April, 1860, 3½ per cent., 10,500 00 October, 1860, 3½ per cent., 10,500 00 25,632 56
Amount of Reserved Profits at the time of declaring the last dividend,					
Amount of Debts due to the bank, secured by pledge of its stock,	165 00	4,500 00	- -	8,010 00	3,180 00
Amount of Debts due and not paid, and considered doubtful,	- -	12,354 41*	- -	- -	533 15
Amount of liabilities of Directors,	105,109 69	32,904 33	65,759 50	27,158 54	129,636 03

* "Loss estimated not to exceed \$500."

"† \$41.50 fractional bills outstanding."

	HAVERHILL.				LAWRENCE.	
	Essex.	Haverhill.	Merrimack.	Union.	Bay State.	
DUE FROM THE BANK.						
Capital Stock,	\$100,000 00	\$200,000 00	\$180,000 00	\$200,000 00	\$375,000 00	
Bills in circulation of denomination of five dollars and upwards,	46,005 00	104,950 00	64,355 00	63,355 00	184,755 00	
Bills in circulation of denomination less than five dollars,	17,775 00	27,473 00	30,657 00	30,148 00	53,153 00	
Net profits on hand,	7,681 52	33,249 06	32,528 18	27,392 29	41,503 33	
Balances due to other banks,	- -	26,998 83	4,014 70	1,033 00	795 75	
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	18,660 73	43,895 47	30,720 58	60,266 33	129,127 71	
Cash deposited bearing interest,	15,000 00	10,000 00	20,000 00	- -	- -	
Total amount due from the bank,	205,122 25	446,566 36	362,275 46	382,194 62	784,334 79	
RESOURCES OF THE BANK.						
Gold, Silver, and other coined metals in its banking-house,	6,116 41	8,525 13	5,123 42	9,508 53	14,012 07	
Real Estate,	8,000 00	8,500 00	2,000 00	3,000 00	20,000 00	

Bills of banks in this and of the other New England States,	1,888 00	3,904 78	1,345 56	1,194 00	6,304 92
Balances due from other banks,	3,000 00	5,000 00	8,637 87	—	—
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	16,073 21	36,726 23	1,990 02	31,196 41	34,732 19
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded debts of every description, excepting the balances due from other banks, .	170,044 63	383,910 22	343,178 59	337,295 68	709,285 61
Total amount of the Resources of the bank, .	205,122 25	446,566 36	362,275 46	382,194 62	784,334 79
Rate and amount of Dividends since the last annual return, with dates,	April, 1860, 4 per cent., 4,000 00 October, 1860, 4 per cent., 4,000 00 6,700 00	April, 1860, 4 per cent., 8,000 00 October, 1860, 4½ per cent., 9,000 00 30,000 00	April, 1860, 4 per cent., 7,200 00 October, 1860, 4 per cent., 7,200 00 29,400 00	April, 1860, 5 per cent., 10,000 00 October, 1860, 4½ per cent., 9,000 00 25,694 41	April, '60, 3½ per et. on \$500,000 17,500 00 Oct., '60, 4 per et., on \$375,000 15,000 00 38,263 81
Amount of Reserved Profits at the time of declaring the last dividend,	—	—	—	—	—
Amount of Debts due to the Bank, secured by pledge of its stock,	—	—	—	—	—
Amount of Debts due and not paid, and considered doubtful,	—	—	1,000 00	—	—
Amount of liabilities of Directors,	16,112 00	20,666 99	31,931 00	45,899 00	70,168 00

	LAWRENCE—Con.		LYNN.			MARBLEHEAD.	
	Pemberton.	City.	Laighton.	Lynn Mechanics'.	Grand.		
DUE FROM THE BANK.							
Capital Stock,	\$100,000 00	\$150,000 00	\$200,000 00	\$250,000 00	\$100,000 00		
Bills in circulation of denomination of five dollars and upwards,	70,595 00	75,615 00	38,160 00	114,865 00	60,290 00		
Bills in circulation of denomination less than five dollars,	17,343 00	36,184 00	27,039 00	35,490 00	18,046 00		
Net profits on hand,	11,522 50	9,111 70	20,699 27	35,506 25	9,774 69		
Balances due to other banks,	—	1,146 18	2,776 48	7,557 67	156,05 00		
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	37,713 48	43,338 95	36,976 18	113,344 71	23,948 58		
Cash deposited, bearing interest,	—	2,307 39	—	30,300 00	—		
Total amount due from the bank,	237,173 98	317,703 22	325,650 93	587,063 63	212,215 32		
RESOURCES OF THE BANK.							
Gold, Silver, and other coined metals in its banking-house,	3,223 11	6,887 07	12,522 15	13,396 93	8,160 98		
Real Estate,	10,915 69	—	—	12,000 00	8,222 49		

Bills of banks in this, and of the other New England States,	5,065 48	3,971 84	7,620 00	11,700 00	991 00
Balances due from other banks,	-	-	5,789 69	406 75	3,000 00
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	13,341 45	28,052 03	2,504 87	57,776 49	18,137 21
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, . .	204,628 25*	278,792 28	297,214 22	491,783 46	173,703 64
Total amount of the Resources of the bank, .	237,173 98	317,703 22	325,650 93	587,063 63	212,215 32
Rate and amount of Dividends since the last annual return, with dates,	April, 1860, 4 per cent., 4,000 00 October, 1860, 4 per cent., 4,000 00 10,603 14	April, 1860, 4 per cent., 4,000 00 October, 1860, 4 per cent., 4,000 00†	April, 1860, 3½ per cent., 7,000 00 October, 1860, 3½ per cent., 7,000 00	April, 1860, 5 per cent., 12,500 00 October, 1860, 5 per cent., 12,500 00	April, 1860, 4 per cent., 4,000 00 October, 1860, 4 per cent., 4,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	450 00	500 00	3,075 00	32,347 64	9,101 65
Amount of Debts due to the bank, secured by pledge of its stock,	-	-	2,000 00†	-	-
Amount of Debts due and not paid, and considered doubtful,	-	-	-	-	-
Amount of liabilities of Directors,	25,206 05	39,448 00	72,718 52	58,259 02	39,959 38

* "Including \$5,000 stock in Bank of Mutual Redemption."

† "And interest paid on new stock, \$384."

‡ "We have real estate amounting to \$7,189.01, taken for debt, which sum is included in the \$297,214.22; the \$2,000 doubtful refers to this debt."

	MARBLEHEAD—Con.		METHUEN.		NEWBURYPORT.		
	Marblehead.		Spicket Falls.		Mechanics'.	Merchants'.	Ocean.
DUE FROM THE BANK.							
Capital Stock,	\$120,000 00		\$100,000 00		\$200,000 00	\$210,000 00	\$150,000 00
Bills in circulation of denomination of five dollars and upwards,	44,390 00		28,470 00		60,000 00	39,825 00	116,310 00
Bills in circulation of denomination less than five dollars,	20,802 00		16,193 00		15,515 00	16,129 00	19,414 00
Net profits on hand,	5,841 41		8,663 75		21,054 25	3,416 41	23,892 05
Balances due to other banks,	— —		— —		3,169 50	3,092 17	504 53
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	26,753 18		32,601 18		68,221 48	50,859 11	86,127 04
Cash deposited bearing interest,	— —		— —		— —	— —	9,268 00
Total amount due from the bank,	217,786 59		185,927 93		367,960 23	323,321 69	405,515 62
RESOURCES OF THE BANK.							
Gold, Silver, and other coined metals in its banking-house,	8,603 49		6,153 81		9,771 65	14,840 13	11,642 80
Real Estate,	6,333 33		— —		4,500 00	5,300 00	2,500 00

Bills of banks in this and of the other New England States,	1,543 00	1,436 00	2,902 00	1,961 00	1,449 31
Balances due from other banks,	3,000 00	3,000 00	- -	- -	4,000 00
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	4,049 25	15,170 02	14,094 81	9,035 73	91,407 71
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks,	194,257 52	160,168 10	336,691 77	292,184 83	294,515 80
Total amount of the Resources of the bank,	217,786 59	185,927 93	367,960 23	323,321 69	405,515 62
Rate and amount of Dividends since the last annual Return, with dates,	April, 1860, 4 per cent., 4,800 00 October, 1860, 3½ per cent., 4,200 00	April, 1860, 4 per cent., 4,000 00 October, 1860, 4 per cent., 4,000 00	April, 1860, 4 per cent., 8,000 00 October, 1860, 4 per cent., 8,000 00	April, 1860, 3 per cent., 6,300 00 October, 1860, 3 per cent., 6,300 00	April, 1860, 5 per cent., 7,500 00 October, 1860, 5 per cent., 7,500 00
Amount of Reserved Profits at the time of declaring the last dividend,	4,713 50	7,645 09	19,288 28	875 52	22,106 05
Amount of Debts due to the bank, secured by pledge of its stock,	2,995 00	- -	375 00	1,000 00	- -
Amount of Debts due and not paid, and considered doubtful,	- -	- -	5,854 00	- -	- -
Amount of liabilities of Directors,	26,212 66	19,877 40	19,750 00	8,900 00	8,276 41

	SALEM.				ROCKPORT.	
	Asiatic.	Commercial.	Exchange.	Mercantile.	Rockport.	
DUE FROM THE BANK.						
Capital Stock,	\$315,000 00	\$200,000 00	\$200,000 00	\$200,000 00	\$150,000 00	
Bills in circulation of denomination of five dollars and upwards,	66,250 00	66,595 00	60,705 00	34,166 00	78,875 00	
Bills in circulation of denomination less than five dollars,	24,391 00	39,913 00	26,967 00	19,278 00	16,672 00	
Net profits on hand,	13,982 10	19,886 27	14,932 89	4,102 83	9,531 34	
Balances due to other banks,	26,311 99	4,481 48	449 44	-	-	
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	136,722 84	75,841 79	66,627 03	54,871 83	69,108 40	
Cash deposited bearing interest,	-	20,000 00	-	-	-	
Total amount due from the bank,	582,657 93	426,717 54	369,681 36	312,418 66	324,186 74	
RESOURCES OF THE BANK.						
Gold, Silver, and other coined metals in its banking-house,	13,556 76	8,056 54	9,761 95	6,069 97	6,008 46	
Real Estate,	29,000 00	4,500 00	3,000 00	5,000 00	-	

Bills of banks in this, and of the other New England States,	656 00	9,975 00	9,674 20	1,799 00	6,672 00
Balances due from other banks,	—	—	—	3,878 48	—
Balances in other bank or banks to be applied to redemption of bills, and payable on demand	43,221 32	48,671 61	5,800 96	38,543 90	8,356 80
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks,	274,300 96	481,454 56	398,685 84	312,698 03	286,319 89
Total amount of the Resources of the bank,	324,186 74	582,657 93	426,717 54	369,681 36	312,418 66
Rate and amount of Dividends since the last annual return, with dates,	April, 1860, 3½ per cent., 5,250 00 October, 1860, 3½ per cent., 5,250 00	April, 1860, 4 per cent., 12,600 00 October, 1860, 4 per cent., 12,600 00	April, 1860, 4 per cent., 8,010 00 October, 1860, 4 per cent., 8,010 00	April, 1860, 3⅔ per cent., 6,750 00 October, 1860, 3⅔ per cent., 6,750 00	April, 1860, 3 per cent., 6,000 00 October, 1860, 3 per cent., 6,000 00
Amount of Reserved Profits at the of time declaring the last dividend,	8,888 98	15,288 25	18,166 47	13,532 90	4,264 76
Amount of Debts due to the bank, secured by pledge of its stock,	6,000 00	—	1,260 00	—	1,500 00
Amount of Debts due and not paid, and considered doubtful,	—	—	1,916 50	—	—
Amount of liabilities of Directors,	44,816 00	30,100 00	94,762 00	17,052 97	50,170 00

	SALEM.			SALISBURY.		BRIGHTON.	
	Merchants'.	Naumkeag.	Salem.	Powow River.	Bank of Brighton.		
DUE FROM THE BANK.							
Capital Stock,	\$200,000 00	\$500,000 00	\$187,500 00	\$100,000 00	\$250,000 00		
Bills in circulation of denomination of five dollars and upwards,	80,392 00	115,350 00	57,880 00	82,780 00	121,725 00		
Bills in circulation of denomination less than five dollars,	16,777 00	37,990 00	32,722 00	16,902 00	20,509 00		
Net profits on hand,	9,781 59	30,260 58	10,536 49	14,800 04	17,117 11		
Balances due to other banks,	211 50	4,012 10	7,524 07	372 85	15,636 08		
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	56,955 00	166,071 45	53,762 90	32,243 34	39,993 50		
Cash deposited bearing interest,	40,000 00	22,620 18	- - -	17,000 00	- - -		
Total amount due from the bank,	404,117 09	876,304 31	349,925 46	264,098 23	464,980 69		
RESOURCES OF THE BANK.							
Gold, Silver, and other coined metals in its banking-house,	17,459 62	16,906 10	5,404 08	6,278 09	21,121 13		
Real Estate,	- - -	2,000 00	- - -	4,900 00	5,000 00		

Bills of banks in this, and of the other New England States,	4,174 58	12,199 70	3,532 12	1,037 00	5,600 43
Balances due from other banks,	- -	- -	- -	- -	3,529 08
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	20,720 64	43,405 45	26,609 04	52,362 40	- -
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	361,762 25	801,793 06	314,380 22	199,520 74	429,730 05
Total amount of the Resources of the bank, .	404,117 09	876,304 31	349,925 46	264,098 23	464,980 69
Rate and amount of Dividends since the last annual return, with dates,	April, 1860, 3 per cent., 6,000 00 October, 1860, 3 per cent., 6,000 00	April, 1860, 3 per cent., 15,000 00 October, 1860, 3 per cent., 15,000 00	April, 1860, 3 per cent., 5,625 00 October, 1860, 3 per cent., 5,625 00	April, 1860, 4½ per cent., 4,500 00 October, 1860, 4½ per cent., 4,500 00	April, 1860, 3 per cent., 7,500 00 October, 1860, 3 per cent., 7,500 00
Amount of Reserved Profits at the time of declaring the last dividend,	8,329 64	27,898 06	9,788 52	13,782 98	15,000 00
Amount of Debts due to the bank, secured by pledge of its stock,	355 00	5,060 00	3,500 00	- -	6,830 00
Amount of debts due and not paid, and considered doubtful,	- -	- -	- -	- -	5,605 00
Amount of liabilities of Directors,	117,906 90	181,372 60	51,421 86	- -	54,514 86

	CAMBRIDGE.			
	BRIGHTON—Con.			
	Brighton Market.	Cambridge.	Cambridge City.	Cambridge Market.
				Charles River.
DUE FROM THE BANK.				
Capital Stock,	\$250,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Bills in circulation of denomination of five dollars and upwards,	195,635 00	45,255 00	49,905 00	64,495 00
Bills in circulation of denomination less than five dollars,	20,593 00	23,515 00	13,483 00	13,958 00
Net profits on hand,	12,165 55	14,135 71	11,805 38	5,416 89
Balances due to other Banks,	517 00	- -	3,612 22	- -
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	94,555 02	52,239 41	47,278 31	88,896 38
Cash deposited bearing interest,	- -	5,000 00	- -	- -
Total amount due from the bank,	573,465 57	240,145 12	226,083 91	256,776 27
RESOURCES OF THE BANK.				
Gold, Silver, and other coined metals in its banking-house,	12,212 53	6,561 78	11,339 03	10,718 63
Real Estate,	8,240 28	6,000 00	- -	- -

Bills of banks in this and of the other New England States,	1,969 00	2,960 83	140 00	2,257 25	4,429 53
Balances due from other banks,	5,000 00	- -	- -	- -	- -
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	46,067 02	17,719 45	10,705 79	13,573 02	42,095 89
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks,	499,976 74	206,903 06	203,899 09	236,200 53	199,532 22
Total amount of the Resources of the bank,	573,465 57	240,145 12	226,083 91	262,474 70	256,776 27
Rate and amount of Dividends since the last annual return, with dates,	April, 1860, 4½ per cent., 11,250 00 October, 1860, 4½ per cent., 11,250 00	April, 1860, 3½ per cent., 3,500 00 October, 1860, 3½ per cent., 3,500 00	April, 1860, 3½ per cent., 5,250 00 October, 1860, 3 per cent., 4,500 00	April, 1860, 4 per cent., 4,000 00 October, 1860, 4 per cent., 4,000 00	April, 1860, 4 per cent., 4,000 00 October, 1860, 4 per cent., 4,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	11,823 05	14,222 51	8,718 79	8,047 25	4,693 34
Amount of Debts due to the Bank, secured by pledge of its stock,	9,250 00	5,500 00	100 00	7,950 00	- -
Amount of Debts due and not paid, and considered doubtful,	1,214 55	- -	- -	- -	- -
Amount of liabilities of Directors,	50,000 00	18,311 82	14,837 15	25,446 00	29,941 00

	CAMBRIDGE.—Con.		CHARLESTOWN.		CONCORD.	FRAMINGHAM.
	Lechmere.	Bunker Hill.	Monument.	Concord.	Framlingham.	
DUE FROM THE BANK.						
Capital Stock,	\$150,000 00	\$300,000 00	\$150,000 00	\$100,000 00	\$200,000 00	
Bills in circulation of denomination of five dollars and upwards,	68,295 00	148,565 00	113,390 00	90,595 00	124,795 00	
Bills in circulation of denomination less than five dollars,	22,935 00	56,376 00	36,461 00	8,799 00	40,123 00	
Net profits on hand,	4,048 39	50,081 68	11,183 43	10,284 59	29,193 46	
Balances due to other banks,	—	—	1,608 37	—	—	
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	153,827 77	287,673 17	75,062 97	30,699 44	28,305 40	
Cash deposited bearing interest,	—	—	—	—	—	
Total amount due from the bank,	399,106 16	842,695 85	387,705 77	240,378 03	422,416 86	
RESOURCES OF THE BANK.						
Gold, Silver, and other coined metals in its banking-house,	20,336 00	83,049 91	14,320 19	14,780 39	6,393 66	
Real Estate,	—	20,000 00	7,500 00	2,400 00	3,000 00	

Bills of banks in this, and of the other New England States,	12,087 41	6,767 00	6,205 00	1,386 00	1,055 00
Balances due from other banks,	- -	10,558 96	9,401 07	- -	- -
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	67,054 94	151,175 24	49,572 56	24,961 88	17,118 47
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, . .	299,627 81	571,144 74	300,706 95	196,849 76	394,849 73
Total amount of the Resources of the bank, .	399,106 16	842,695 85	387,705 77	240,378 03	422,416 86
Rate and amount of Dividends since the last annual return, with dates,	April, 1860, 4 p. c. on \$100,000 4,000 00 May extra, 10 p. c. 10,000 00 October, 1860, 4 per cent., 6,000 00 2,500 00	April, 1860, 4 per cent., 12,000 00 October, 1860, 4 per cent., 12,000 00	April, 1860, 3½ per cent., 5,250 00 October, 1860, 3½ per cent., 5,250 00	April, 1860, 3½ per cent., 3,500 00 October, 1860, 3½ per cent., 3,500 00	April, 1860, 4 per cent., 8,000 00 October, 1860, 4 per cent., 8,000 00
Amount of Reserved Profits at the time of declaring the last dividend,		46,330 09	7,000 00	8,002 78	27,840 00
Amount of Debts due to the bank, secured by pledge of its stock,	4,300 00	6,150 00	200 00	3,215 00	450 00
Amount of Debts due and not paid, and considered doubtful,	- -	- -	- -	2,000 00	- -
Amount of liabilities of Directors,	48,401 00	6,000 00	30,848 46	13,173 00	23,500 00

	HOLLISTON.			HOPKINTON.			LOWELL.		
	Holliston.			Hopkinton.			Appleton.		
									Merchants'.
DUE FROM THE BANK.									
Capital Stock,	\$100,000 00			\$150,000 00			\$200,000 00		\$150,000 00
Bills in circulation of denomination of five dollars and upwards,	47,685 00			92,933 00			151,245 00		65,450 00
Bills in circulation of denomination less than five dollars,	10,301 00			20,855 00			36,307 00		34,680 00
Net profits on hand,	6,690 42			16,132 73			25,081 69		6,528 59
Balances due to other banks,	5,844 26			- -			- -		- -
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	9,057 98			17,587 78			82,140 49		63,921 74
Cash deposited, bearing interest,	- -			- -			- -		30,000 00
Total amount due from the bank,	179,578 66			297,508 51			494,774 18		350,580 33
RESOURCES OF THE BANK.									
Gold, Silver, and other coined metals in its banking-house,	5,219 24			5,235 51			9,931 45		6,187 10
Real Estate,	- -			- -			24,000 00		12,000 00

Bills of banks in this and of the other New England States,	2,363 89	9,393 00	7,612 40	8,247 38	6,591 24
Balances due from other banks,	- -	- -	6,419 91	10,500 00	75 00
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	5,379 44	14,952 64	47,305 30	19,596 51	30,250 76
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded debts of every description, excepting the balances due from other banks,	166,616 09	267,927 36	399,505 12	310,445 24	295,476 23
Total amount of the Resources of the bank,	179,578 66	297,508 51	494,774 18	351,957 45	350,580 33
Rate and amount of Dividends since the last annual return, with dates,	April, 1860, 3½ per cent., 3,500 00 October, 1860, 3½ per cent., 3,500 00 5,700 00	April, 1860, 4 per cent., 6,000 00 October, 1860, 4 per cent., 6,000 00 15,058 45	April, 1860, 4 per cent., 8,000 00 October, 1860, 5 per cent., 10,000 00 19,427 79	April, 1860, 4 per cent., 8,000 00 October, 1860, 4 per cent., 8,000 00 37,436 03	April, 1860, 4 per cent., 4,000 00 Oct., '60, 5 per ct., on \$100,000 5,000 00* 2,300 00
Amount of Reserved Profits at the time of declaring the last dividend,	500 00	300 00	750 00	3,799 00	3,650 00
Amount of Debts due to the Bank, secured by pledge of its stock,	- -	2,588 25	- -	10,650 00	450 00
Amount of Debts due and not paid, and considered doubtful,	33,527 30	69,187 03	27,758 00	13,884 63	50,515 71
Amount of liabilities of Directors,					

* " And interest on \$50,00 new stock, \$1,014.54."

	LOWELL—Con.			MALDEN.	NEWTON.
	Prescott.	Railroad.	Wamesit.		
DUE FROM THE BANK.					
Capital Stock,	\$200,000 00	\$600,000 00	\$150,000 00	\$100,000 00	\$150,000 00
Bills in circulation of denomination of five dollars and upwards,	112,820 00	276,830 00	68,380 00	67,895 00	68,200 00
Bills in circulation of denomination less than five dollars,	22,120 00	66,375 00	23,451 00	18,103 00	21,707 00
Net profits on hand,	29,073 68	113,227 30	7,821 39	11,940 76	22,706 14
Balances due to other banks,	138 87	2,544 86	—	—	6,978 00
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	58,330 00	50,171 21	47,579 28	28,103 62	59,857 41
Cash deposited bearing interest,	—	30,000 00	50,000 00	1,063 44	—
Total amount due from the bank,	422,482 55	1,139,148 37	347,231 67	227,105 82	329,448 55
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	9,909 84	17,450 93	4,235 44	4,500 55	15,504 53
Real Estate,	—	—	12,822 46	5,602 64	5,270 22

Bills of banks in this and of the other New England States,	7,002 59	3,200 00	6,008 89	87 00	1,625 00
Balances due from other banks,	3,000 00	—	—	5,000 00	—
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	20,147 22	30,483 31	12,491 71	10,031 35	10,682 88
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, . .	382,422 90	1,088,014 13	311,673 17	201,884 28	296,365 92
Total amount of the Resources of the bank, .	422,482 55	1,139,148 37	347,231 67	227,105 82	329,448 55
Rate and amount of Dividends since the last annual Return, with dates,	April, 1860, 4 per cent., 8,000 00 October, 1860, 4 per cent., 8,000 00 22,758 08	April, 1860, 4 per cent., 24,000 00 October, 1860, 4 per cent., 24,000 00 100,100 00	April, 1860, 3 per cent., 4,500 00 October, 1860, 3 per cent., 4,500 00 2,974 25	April, 1860, 3½ per cent., 3,500 00 October, 1860, 3½ per cent., 3,500 00 10,783 79	April, 1860, 4½ per cent., 6,750 00 October, 1860, 4½ per cent., 6,750 00 22,507 26
Amount of Reserved Profits at the time of declaring the last dividend,	750 00	7,300 00	575 00	—	300 00
Amount of Debts due to the bank, secured by pledge of its stock,	490 50	—	—	4,830 15	2,950 00
Amount of Debts due and not paid, and considered doubtful,	20,221 44	15,725 63	9,353 86	18,708 63	6,517 00
Amount of liabilities of Directors,					

	SOUTH READING.	TOWNSEND.	WALTHAM.	WOBURN.	ATHOL.
	South Reading.	Townsend.	Waltham.	Woburn.	Miller's River.
DUE FROM THE BANK.					
Capital Stock,	\$100,000 00	\$100,000 00	\$200,000 00	\$150,000 00	\$150,000 00
Bills in circulation of denomination of five dollars and upwards,	50,110 00	78,610 00	90,085 00	84,840 00	109,440 00
Bills in circulation of denomination less than five dollars,	27,398 00	13,837 00	16,363 00	32,875 00	32,827 00
Net profits on hand,	7,887 73	10,884 56	3,544 46	22,049 17	12,963 53
Balances due to other banks,	- -	- -	20,926 63	1 59	- -
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	28,018 27	10,100 04	33,816 29	34,285 75	32,783 99
Cash deposited bearing interest,	- -	- -	- -	- -	- -
Total amount due from the bank,	213,414 00	213,431 60	364,735 38	324,051 51	338,014 52
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	5,907 92	4,533 06	16,675 75	21,402 95	16,858 92
Real Estate,	- -	2,000 00	5,500 00	3,250 00	3,000 00

Bills of banks in this, and of the other New England States,	—	—	2,639 96	2,500 00	285 00	406 00
Balances due from other banks,	—	—	3,000 00	—	1,060 05	3,606 51
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	30,930 16		10,340 22	4,000 00	18,867 08	36,063 61
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks,	176,575 92		190,918 36	336,059 63	279,186 43	278,079 48
Total amount of the Resources of the bank,	213,414 00		213,431 60	364,735 38	324,051 51	338,014 52
Rate and amount of Dividends since the last annual return, with dates,	April, 1860, 3½ per cent., 3,500 00 October, 1860, 3½ per cent., 3,500 00	April, 1860, 3½ per cent., 3,500 00 October, 1860, 3½ per cent., 3,500 00	April, 1860, 3½ per cent., 3,500 00 October, 1860, 3½ per cent., 3,500 00	April, 1860, 3 per cent., 6,000 00 October, 1860, 3 per cent., 6,000 00	April, 1860, 4 per cent., 6,000 00 October, 1860, 4 per cent., 6,000 00	April, 1860, 4 per cent., 6,000 00 October, 1860, 4 per cent., 6,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	6,717 07		10,663 71	3,356 15	20,464 27	11,621 11
Amount of Debts due to the bank, secured by pledge of its stock,	90 00		530 00	3,100 00	4,000 00	475 00
Amount of Debts due and not paid, and considered doubtful,	400 00		—	9,805 00	—	94 47
Amount of liabilities of Directors,	37,300 00		24,847 84	10,187 00	97,884 00	17,735 00

	BLACKSTONE.	FITCHBURG.		GRAFTON.	LANCASTER.
	Worcester County.	Fitchburg.	Rollstone.	Grafton.	Lancaster.
DUE FROM THE BANK.					
Capital Stock,	\$100,000 00	\$250,000 00	\$250,000 00	\$100,000 00	\$200,000 00
Bills in circulation of denomination of five dollars and upwards,	39,460 00	217,905 00	109,890 00	30,130 00	131,840 00
Bills in circulation of denomination less than five dollars,	17,998 00	30,463 00	42,828 00	17,554 00	27,920 00
Net profits on hand,	5,444 65	45,475 23	37,095 85	2,621 93	25,101 99
Balances due to other banks,	154 20	263 05	301 42	1,533 98	99 75
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	6,315 11	87,070 95	50,195 34	33,186 28	37,048 16
Cash deposited bearing interest,	— —	— —	— —	— —	— —
Total amount due from the bank,	169,371 96	631,177 23	490,310 61	185,026 19	422,009 90
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	3,621 64	47,332 96	17,340 61	4,337 16	13,513 82
Real Estate,	— —	3,000 00	3,985 05	— —	1,000 00

Bills of banks in this and of the other New England States,	848 00	5,669 00	1,188 00	- -	477 00
Balances due from other banks,	3,279 67	3,000 00	- -	3,000 00	1,156 37
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	8,392 53	127,106 33	43,852 15	- -	34,954 60
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, . .	153,230 12	445,068 94	423,914 80	177,689 03*	370,908 11
Total amount of the Resources of the bank, .	169,371 96	631,177 23	490,310 61	185,026 19	422,009 90
Rate and amount of Dividends since the last annual return, with dates,	April, 1860, 3 per cent., 3,000 00 October, 1860, 3 per cent., 3,000 00	April, 1860, 3½ per cent., 8,750 00 October, 1860, 3½ per cent., 8,750 00	April, 1860, 3½ per cent., 8,750 00 October, 1860, 3½ per cent., 8,750 00	April, 1860, 3 per cent., 3,000 00 October, 1860, 3 per cent., 3,000 00	April, 1860, 4 per cent., 8,000 00 October, 1860, 4 per cent., 8,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	5,201 37	42,500 00	34,837 60	1,559 37	22,820 98
Amount of Debts due to the bank, secured by pledge of its stock,	3,000 00	- -	2,250 00	400 00	1,125 90
Amount of Debts due and not paid, and considered doubtful,	225 00	161 48	250 00	950 00	- -
Amount of liabilities of Directors,	32,183 51	58,443 84	119,256 00	35,358 29	39,593 28

* \$2,000 of this sum is amount invested in "fixtures."

	LEICESTER.	MILFORD.	MILLBURY.	NORTHBOROUGH.	OXFORD.
	Leicester.	Milford.	Millbury.	Northborough.	Oxford.
DUE FROM THE BANK.					
Capital Stock,	\$200,000 00	\$250,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Bills in circulation of denomination of five dollars and upwards,	164,220 00	102,395 00	43,355 00	70,560 00	67,110 00
Bills in circulation of denomination less than five dollars,	33,036 00	19,261 00	18,365 00	17,760 00	13,812 00
Net profits on hand,	15,887 32	33,004 17	5,399 66	16,329 65	9,057 09
Balances due to other banks,	474 78	- -	- -	- -	- -
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	31,513 56	46,522 96	21,298 23	44,306 71	15,850 86
Cash deposited bearing interest,	1,750 00	- -	- -	- -	- -
Total amount due from the bank,	446,881 66	451,183 13	188,417 89	248,956 36	205,829 95
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	9,401 45	12,552 02	4,298 60	5,519 63	5,379 65
Real Estate,	- -	- -	- -	2,000 00	3,700 00

Bills of banks in this and of the other New England States,	1,874 00	2,336 00	2,524 00	2,397 80*	823 00
Balances due from other banks,	5,036 32	—	163 24	3,000 00	664 75
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	39,205 47	26,404 46	24,690 92	36,263 79	28,305 21
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks,	391,364 42	409,890 65	156,741 13	199,775 14	166,957 34
Total amount of the Resources of the bank,	446,881 66	451,183 13	188,417 89	248,956 36	205,829 95
Rate and amount of Dividends since the last annual Return, with dates,	April, 1860, 4 per cent., 8,000 00 October, 1860, 4 per cent., 8,000 00 13,276 51	April, 1860, 4 per cent., 10,000 00 October, 1860, 4 per cent., 10,000 00 31,172 33	April, 1860, 4 per cent., 4,000 00 October, 1860, 4 per cent., 4,000 00 4,186 87	April, 1860, 3½ per cent., 3,500 00 October, 1860, 3½ per cent., 3,500 00 15,000 00	April, 1860, 3½ per cent., 3,500 00 October, 1860, 4 per cent., 4,000 00 8,008 56
Amount of Reserved Profits at the time of declaring the last dividend,	—	—	800 00	—	—
Amount of Debts due to the bank, secured by pledge of its stock,	—	—	—	—	—
Amount of Debts due and not paid, and considered doubtful,	6,129 16	2,100 00	588 00	—	4,300 26
Amount of liabilities of Directors,	45,296 49	55,374 41	30,035 71	66,300 09	17,437 88

* "Including foreign checks."

	SOUTHBIDGE.			UNBRIDGE.			WORCESTER.		
	Southbridge.			Blackstone.			Central.		
									City.
DUE FROM THE BANK.									
Capital Stock,	\$150,000 00			\$100,000 00			\$350,000 00	\$150,000 00	\$400,000 00
Bills in circulation of denomination of five dollars and upwards,	92,735 00			64,545 00			99,990 00	45,170 00	134,190 00
Bills in circulation of denomination less than five dollars,	16,907 00			18,184 50*			27,010 00	11,742 00	43,500 00
Net profits on hand,	17,138 21			18,818 27			20,248 64	34,706 37	17,628 30
Balances due to other banks,	651 25			— —			3,577 86	3,948 73	8,509 96
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	34,008 01			33,921 89			87,574 93	56,104 68	163,367 98
Cash deposited, bearing interest,	11,400 00			— —			— —	— —	10,116 77
Total amount due from the bank,	322,839 47			235,469 66			588,401 43	301,671 78	777,313 01
RESOURCES OF THE BANK.									
Gold, Silver, and other coined metals in its banking-house,	17,257 97			6,390 28			26,616 36	11,864 90	31,968 36
Real Estate,	2,600 00			— —			— —	10,000 00	— —

Bills of banks in this, and of the other New England States,	248 00	1,389 00	3,000 00	453 00	1,150 00
Balances due from other banks,	— —	5,000 00	391 90	— —	6,133 74
Balances in other bank or banks to be applied to redemption of bills, and payable on demand	7,137 14	31,645 99	11,083 15	8,646 59	51,183 57
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	295,596 36	191,044 39	547,310 02	270,707 29	686,877 34
Total amount of the Resources of the bank, .	322,839 47	235,469 66	588,401 43	301,671 78	777,313 01
Rate and amount of Dividends since the last annual return, with dates,	April, 1860, 3½ per cent., 5,250 00 October, 1860, 4 per cent., 6,000 00	April, 1860, 4 per cent., 4,000 00 October, 1860, 4 per cent., 4,000 00	April, 1860, 3½ per cent., 12,250 00 October, 1860, 3½ per cent., 12,250 00	April, 1860, 4 per cent., 6,000 00 October, 1860, 4 per cent., 6,000 00	April, 1860, 3½ per cent., 14,000 00 October, 1860, 3½ per cent., 14,000 00
Amount of Reserved Profits at the of time declaring the last dividend,	15,895 78	18,787 38	16,500 00	32,635 78	14,688 04
Amount of Debts due to the bank, secured by pledge of its stock,	— —	700 00	— —	— —	4,000 00
Amount of Debts due and not paid, and considered doubtful,	8,350 00	771 72	— —	— —	— —
Amount of liabilities of Directors,	29,318 12	51,588 19	63,532 22	17,696 27	156,070 27

* Half of a \$1 note redeemed, probably.

	WORCESTER—Con.				NORTHAMPTON.	
	Mechanics'.	Quinsigamond.	Worcester.	Holyoke.		Northampton.
DUE FROM THE BANK.						
Capital Stock,	\$350,000 00	\$250,000 00	\$300,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Bills in circulation of denomination of five dollars and upwards,	122,995 00	73,405 00	97,800 00	125,420 00	159,175 00	159,175 00
Bills in circulation of denomination less than five dollars,	30,476 00	19,469 00	37,999 00	18,418 00	19,314 00	19,314 00
Net profits on hand,	35,789 72	21,426 46	69,112 59	20,889 42	51,730 92	51,730 92
Balances due to other banks,	— —	— —	14,268 99	3,353 69	2,299 33	2,299 33
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	203,207 25	112,808 66	190,467 75	44,631 08	79,762 00	79,762 00
Cash deposited bearing interest,	— —	20,000 00	— —	— —	— —	— —
Total amount due from the bank,	742,467 97	497,109 12	709,648 33	412,712 19	512,281 25	512,281 25
RESOURCES OF THE BANK.						
Gold, Silver, and other coined metals in its banking-house,	16,433 74	25,966 02	29,353 86	13,686 43	23,522 91	23,522 91
Real Estate,	— —	— —	25,000 00	— —	3,500 00	3,500 00

Bills of banks in this and of the other New England States,	11,528 00	7,033 00	10,482 00	24 00	806 00
Balances due from other banks,	54,405 43	473 88	49,320 53	3,587 72	58,400 35
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	41,315 36	36,028 83	33,264 12	23,851 92	27,188 51
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks,	618,785 44	427,607 39	562,227 82	371,562 12	398,863 48
Total amount of the Resources of the bank,	742,467 97	497,109 12	709,648 33	412,712 19	512,281 25
Rate and amount of Dividends since the last annual return, with dates,	April, 1860, 4 per cent., 14,000 00 October, 1860, 4 per cent., 14,000 00	April, 1860, 3½ per cent., 8,750 00 October, 1860, 3½ per cent., 8,750 00	April, 1860, 4½ per cent., 13,500 00 October, 1860, 4½ per cent., 13,500 00	April, 1860, 4 per cent., 8,000 00 October, 1860, 4 per cent., 8,000 00	March, 1860, 4½ per cent., 9,000 00 September, 1860, 4½ per cent., 9,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	33,381 48	19,920 00	65,562 01	19,071 97	49,770 73
Amount of Debts due to the bank, secured by pledge of its stock,	—	100 00	200 00	—	1,000 00
Amount of Debts due and not paid, and considered doubtful,	—	751 00	1,250 00	5,851 75*	11,941 50†
Amount of liabilities of Directors,	40,669 86	47,188 67	24,607 00	18,592 23	6,038 42

* "On which a loss of \$5,292.33 is anticipated."

† "Estimated loss, \$7,200."

	WARE.	CONWAY.	GREENFIELD.		SHELBURNE.
	Hampshire Manufacturers'.	Conway.	Franklin County.	Greenfield.	Shelburne Falls.
DUE FROM THE BANK.					
Capital Stock,	\$350,000 00	\$150,000 00	\$200,000 00	\$200,000 00	\$150,000 00
Bills in circulation of denomination of five dollars and upwards,	211,065 00	114,200 00	106,747 00	117,985 00	61,995 00
Bills in circulation of denomination less than five dollars,	57,313 00	35,667 00	22,100 00	39,043 00	17,039 00
Net profits on hand,	29,728 50	8,841 66	19,232 45	11,437 07	4,413 07
Balances due to other banks,	11,455 48	- -	4,831 27	1,078 18	10,000 00
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	46,891 22	17,430 72	31,614 24	63,892 99	17,677 92
Cash deposited bearing interest,	- -	- -	- -	- -	- -
Total amount due from the bank,	706,453 20	326,139 38	384,527 96	433,436 24	261,124 99
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	27,859 07	6,564 37	10,534 99	11,182 11	5,639 62
Real Estate,	3,785 30	- -	6,600 00	7,500 00	8,759 41

Bills of banks in this, and of the other New England States,	3,053 00	- -	1,138 00	2,601 94*	6,429 98
Balances due from other banks,	- -	- -	769 03	5,334 15	3,000 00
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	26,906 57	24,045 12	23,079 29	31,494 90	18,938 06
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	644,849 26	295,529 89	342,406 65	375,323 14	218,357 92
Total amount of the Resources of the bank, .	706,453 20	326,139 38	384,527 96	433,436 24	261,124 99
Rate and amount of Dividends since the last annual return, with dates,	April, 1860, 4 per cent., 14,000 00 October, 1860, 4 per cent., 14,000 00	April, 1860, 4 per cent., 6,000 00 October, 1860, 4 per cent., 6,000 00	April, 1860, 4 per cent., 8,000 00 October, 1860, 4 per cent., 8,000 00	April, 1860, 4 per cent., 8,000 00 October, 1860, 4 per cent., 8,000 00	April, '60, 4 pr. ct. on 100,000 00 4,000 00 Oct., '60, 4 pr. ct. on 100,000 00 4,000 00 On 50,000, 4 mos., 1,335 00 3,568 45
Amount of Reserved Profits at the time of declaring the last dividend,	29,742 98	7,441 54	17,519 23	9,932 99	7,600 00
Amount of Debts due to the bank, secured by pledge of its stock,	1,000 00	3,800 00	- -	- -	- -
Amount of Debts due and not paid, and considered doubtful,	- -	- -	- -	- -	- -
Amount of liabilities of Directors,	14,540 02	59,006 00	2,041 00	11,256 82	25,364 48

* "Including checks and bills of banks out of New England."

BANK RETURNS.

[Oct.

	SPRINGFIELD.			
	CHICOPEE.	HOLYOKE.	MONSON.	LAGAWAM.
	Cabot.	Hadley Falls.	Monson.	Chicopee.
DUE FROM THE BANK.				
Capital Stock,	\$150,000 00	\$200,000 00	\$150,000 00	\$300,000 00
Bills in circulation of denomination of five dollars and upwards,	94,488 00	136,280 00	80,400 00	165,205 00
Bills in circulation of denomination less than five dollars,	26,089 00	25,424 00	22,057 00	73,592 00
Net profits on hand,	19,481 88	22,319 26	6,220 44	45,792 72
Balances due to other banks,	1,348 64	161 38	1,834 42	7,874 50
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	53,432 48	34,759 41	14,622 71	167,012 29
Cash deposited bearing interest,	- -	- -	- -	- -
Total amount due from the bank,	344,840 00	418,914 05	275,134 57	759,476 51
RESOURCES OF THE BANK.				
Gold, Silver, and other coined metals in its banking-house,	5,957 90	7,447 67	8,019 87	27,642 30
Real Estate,	- -	- -	6,626 62	7,500 00

Bills of banks in this and of the other New England States,	100 00	208 00	174 41	750 00	9,132 21
Balances due from other banks,	371 96	-	10,022 90	377 64	3,000 00
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	32,999 21	50,400 72	23,021 48	59,293 36	112,253 12
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	305,410 93	360,887 66*	227,269 29	581,132 50	599,948 88
Total amount of the Resources of the bank, .	344,840 00	418,944 05	275,134 57	660,079 59	759,476 51
Rate and amount of Dividends since the last annual return, with dates,	April, 1860, 3½ per cent., 5,250 00 October, 1860, 3½ per cent., 5,250 00	April, 1860, 4 per cent., 8,000 00 October, 1860, 4 per cent., 8,000 00	April, 1860, 3½ per cent., 5,250 00 October, 1860, 3½ per cent., 5,250 00	April, 1860, 3½ per cent., 10,500 00 October, 1860, 4 per cent., 12,000 00	April, 1860, 4 per cent., 12,000 00 October, 1860, 4 per cent., 12,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	18,394 86	20,402 09	4,955 99	16,992 61	43,400 21
Amount of Debts due to the Bank, secured by pledge of its stock,	200 00	1,120 00	835 00	200 00	1,600 00
Amount of Debts due and not paid, and considered doubtful,	-	-	2,897 37†	8,565 00	-
Amount of liabilities of Directors,	34,763 23	19,100 00	15,526 63	51,366 36	10,914 08

* \$2,000 of this sum is amount invested in vault and furniture.

† Partial loss only.

	SPRINGFIELD—Con.			WESTFIELD.	
	John Hancock.	Pynchon.	Springfield.	Hampden.	Westfield.
DUE FROM THE BANK.					
Capital Stock,	\$150,000 00	\$150,000 00	\$300,000 00	\$150,000 00	\$150,000 00
Bills in circulation of denomination of five dollars and upwards,	91,815 00	103,150 00	160,550 00	111,075 00	98,370 00
Bills in circulation of denomination less than five dollars,	28,525 00	34,386 00	36,537 00	19,722 00	19,121 00
Net profits on hand,	5,198 01	17,391 81	33,057 35	21,747 35	7,232 26
Balances due to other Banks,	5,273 79	4,385 55	6,759 15	— —	2,885 16
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	53,188 25	68,240 89	86,382 28	38,467 52	37,047 88
Cash deposited bearing interest,	— —	— —	— —	— —	8,919 97
Total amount due from the bank,	334,000 05	377,554 25	623,285 78	341,011 87	323,576 27
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	15,706 48	6,711 70	9,997 80	9,290 28	6,045 03
Real Estate,	8,536 50	17,357 09	7,200 00	8,140,74	8,992 54

Bills of banks in this and of the other New England States,	1,129 00	195 00	643 00	2,200 00	80 00
Balances due from other banks,	— —	7,589 73	440 42	99 45	5,000 00
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	33,349 47	44,839 91	30,217 81	30,768 93	18,926 35
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded debts of every description, excepting the balances due from other banks, .	275,278 60	300,860 82	574,786 75	290,512 47	284,532 35
Total amount of the Resources of the bank, .	334,000 05	377,554 25	623,285 78	341,011 87	323,576 27
Rate and amount of Dividends since the last annual return, with dates,	April, 1860, 3½ per cent., 5,250 00 October, 1860, 3½ per cent., 5,250 00	April, 1860, 4 per cent., 6,000 00 October, 1860, 4 per cent., 6,000 00	April, 1860, 3½ per cent., 10,500 00 October, 1860, 3½ per cent., 10,500 00	April, 1860, 4 per cent., 6,000 00 October, 1860, 4 per cent., 6,000 00	April, 1860, 3 per cent., 4,500 00 October, 1860, 3 per cent., 4,500 00
Amount of Reserved Profits at the time of declaring the last dividend,	4,072 03	16,176 59	31,103 72	20,080 79	6,071 41
Amount of Debts due to the Bank, secured by pledge of its stock,	2,300 00	1,150 00	— —	— —	4,890 00
Amount of Debts due and not paid, and considered doubtful,	— —	— —	5,200 00	— —	4,871 95
Amount of liabilities of Directors,	4,930 00	23,167 10	3,450 00	42,041 68	66,072 65

	ADAMS.		GT. BARRINGTON.		LEE.		PITTSFIELD.	
	Adams.	Berkshire.	Mahaiwe.		Lee.		Agricultural.	
DUE FROM THE BANK.								
Capital Stock,	\$350,000 00	\$87,850 00	\$200,000 00		\$300,000 00		\$200,000 00	
Bills in circulation of denomination of five dollars and upwards,	113,615 00	44,215 00	125,145 00		145,325 00		146,155 00	
Bills in circulation of denomination less than five dollars,	58,283 00	17,718 00	28,200 00		69,094 00		42,533 00	
Net profits on hand,	8,414 53	2,969 38	31,892 42		9,078 86		43,606 82	
Balances due to other banks,	6,966 15	976 04	12,893 27		26,179 30		5,985 21	
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	46,038 60	18,966 33	42,355 61		19,409 25		80,377 05	
Cash deposited bearing interest,	7,174 00	- -	- -		- -		- -	
Total amount due from the bank,	590,491 28	172,694 75	440,486 30		569,086 41		518,657 08	
RESOURCES OF THE BANK.								
Gold, Silver, and other coined metals in its banking-house,	9,266 49	4,656 95	10,986 76		6,448 14		6,416 00	
Real Estate,	8,555 00	700 00	2,733 92		10,000 00		8,800 00	

Bills of banks in this, and of the other New England States,	9,699 00	1,038 00	4,457 00	500 00	2,370 00
Balances due from other banks,	—	—	6,345 16	—	4,292 46
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	30,989 53	30,683 17	23,330 64	28,876 42	103,699 54
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks,	531,981 26	135,616 63	392,632 82	523,261 85	393,079 08
Total amount of the Resources of the bank,	590,491 28	172,694 75	440,486 30	569,086 41	518,657 08
Rate and amount of Dividends since the last annual return, with dates,	April, 1860, 3½ per cent., 12,250 00 October, 1860, 3½ per cent., 12,250 00	Commenced business, August 1, 1860.	April, 1860, 4 per cent., 8,000 00 October, 1860, 4 per cent., 8,000 00	April, 1860, 4 per cent., 12,000 00 October, 1860, 4 per cent., 12,000 00	April, 1860, 4 per cent., 8,000 00 October, 1860, 4 per cent., 8,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	5,950 97	—	29,650 37	7,008 39	41,857 62
Amount of Debts due to the bank, secured by pledge of its stock,	—	—	—	2,500 00	—
Amount of Debts due and not paid, and considered doubtful,	1,771 01	—	10,000 00	6,000 00	20,000 00
Amount of liabilities of Directors,	119,547 43	24,605 82	18,300 00	72,753 95	10,493 49

	PITTSFIELD—Con.	STOCKBRIDGE.	CANTON.	DEDHAM.	DORCHESTER.
	Pittsfield.	Housatonic.	Neponset.	Dedham.	Blue Hill.
DUE FROM THE BANK.					
Capital Stock,	\$500,000 00	\$200,000 00	\$100,000 00	\$300,000 00	\$150,000 00
Bills in circulation of denomination of five dollars and upwards,	395,325 00	100,480 00	62,420 00	120,798 00*	66,980 00
Bills in circulation of denomination less than five dollars,	95,287 00	31,318 00	18,332 00	32,217 00	13,946 00
Net profits on hand,	18,051 87	3,902 74	20,356 27	51,916 91	5,888 26
Balances due to other banks,	24,061 94	8,327 74	— —	140 00	— —
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	141,574 46	44,830 11	30,243 63	77,173 12	103,105 12
Cash deposited bearing interest,	— —	— —	— —	11,407 57	— —
Total amount due from the bank,	1,174,300 27	388,858 59	231,351 90	593,652 60	339,919 38
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	15,880 47	9,608 46	7,905 55	17,522 15	19,805 53
Real Estate,	13,767 14	6,500 00	— —	— —	— —

Bills of banks in this, and of the other New England States,	5,953 00	1,249 00	3,726 41	2,024 00	766 00
Balances due from other banks,	3,000 00	— —	3,050 43	21,173 95	2,000 00
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	167,139 00	15,137 23	17,353 00	— —	21,215 92
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, . .	968,560 66	356,363 90	199,316 51	552,932 50	296,131 93
Total amount of the Resources of the bank, .	1,174,300 27	388,858 59	231,351 90	593,652 60	339,919 38
Rate and amount of Dividends since the last annual return, with dates,	April, 1860, 3½ per cent., 17,500 00 October, 1860, 4 per cent., 20,000 00	April, 1860, 3½ per cent., 7,000 00 October, 1860, 3½ per cent., 7,000 00	April, 1860, 4 per cent., 4,000 00 October, 1860, 4 per cent., 4,000 00	Nov., 1859, 4 per cent., 12,000 00 May, 1860, 4 per cent., 12,000 00	April, 1860, 4 per cent., 6,000 00 October, 1860, 4 per cent., 6,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	13,693 62	1,905 67	18,899 70	37,081 66	4,128 40
Amount of Debts due to the bank, secured by pledge of its stock,	4,800 00	— —	200 00	1,461 00	— —
Amount of debts due and not paid, and considered doubtful,	300 00	4,886 57	— —	679 71	6,477 39
Amount of liabilities of Directors,	268,364 00	2,993 17	36,216 32	35,736 00	14,218 54

* In 1815 issued bills of the denomination of 6, 7, and 8 dollars.

	DORCHESTER—Con.		QUINCY.		RANDOLPH.	ROXBURY.
	Mattapan.	Mt. Wollaston.	Quincy Stone.	Randolph.	People's.	
DUE FROM THE BANK.						
Capital Stock,	\$100,000 00	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00	
Bills in circulation of denomination of five dollars and upwards,	40,070 00	42,000 00	49,300 00	71,455 00	88,500 00	
Bills in circulation of denomination less than five dollars,	20,170 00	15,017 00	12,384 00	20,004 00	22,453 00	
Net profits on hand,	9,976 95	7,592 33	15,128 90	57,470 41	13,128 49	
Balances due to other banks,	- -	923 00	- -	- -	10,619 13	
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	54,335 87	70,538 73	49,652 93	85,783 82	94,315 97	
Cash deposited bearing interest,	- -	- -	- -	- -	- -	
Total amount due from the bank,	224,552 82	286,071 06	276,465 83	384,713 23	379,016 59	
RESOURCES OF THE BANK.						
Gold, Silver, and other coined metals in its banking-house,	7,407 60	3,758 30	7,577 10	15,018 71	18,221 29	
Real Estate,	6,000 00	- -	5,779 61	- -	- -	

Bills of banks in this, and of the other New England States,	2,399 00	1,079 17	1,256 52	1,553 00	36,033 00
Balances due from other banks,	1,070 30	7,500 00	— —	3,869 22	— —
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	8,110 49	17,748 31	14,528 66	56,820 31	25,000 00
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks,	199,565 43	255,985 28	247,323 94	307,451 99	299,762 30
Total amount of the Resources of the bank,	224,552 82	286,071 06	276,465 83	384,713 23	379,016 59
Rate and amount of Dividends since the last annual return, with dates,	April, 1860, 4 per cent., 4,000 00 October, 1860, 4 per cent., 4,000 00 8,847 65	April, 1860, 4 per cent., 6,000 00 October, 1860, 4 per cent., 6,000 00 6,462 10	April, 1860, 4 per cent., 6,000 00 October, 1860, 4 per cent., 6,000 00 13,900 00	April, 1860, 5 per cent., 7,500 00 October, 1860, 5 per cent., 7,500 00 53,360 63	April, 1860, 4 per cent., 6,000 00 October, 1860, 4 per cent., 6,000 00 12,592 61
Amount of Reserved Profits at the time of declaring the last dividend,	— —	600 00	1,400 00	— —	3,000 00
Amount of Debts due to the bank, secured by pledge of its stock,	— —	3,707 41	800 00	— —	1,450 00
Amount of Debts due and not paid, and considered doubtful,	19,069 54	22,000 00	38,000 00	— —	6,212 09
Amount of liabilities of Directors,					

	ROXBURY—Con.	WEYMOUTH.	WRENTHAM.	ATTLEBOROUGH.	FAIRHAVEN.
	Rockland.	Union Bank of Weymouth and Braintree.	Wrentham.	Attleborough.	Fairhaven.
DUE FROM THE BANK.					
Capital Stock,	\$150,000 00	\$150,000 00	\$150,000 00	\$100,000 00	\$300,000 00
Bills in circulation of denomination of five dollars and upwards,	29,618 00	60,730 00	57,686 00	30,990 00	49,400 00
Bills in circulation of denomination less than five dollars,	60,449 00	18,092 00	15,887 00	8,528 00	16,728 00
Net profits on hand,	11,245 73	28,301 85	5,870 82	16,920 58	3,076 45
Balances due to other banks,	— —	— —	— —	304 01	363 83
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	141,182 84	55,653 60	19,137 22	19,379 36	46,746 08
Cash deposited bearing interest,	— —	— —	— —	— —	15,000 00
Total amount due from the bank,	392,495 57	312,777 45	248,581 04	176,121 95	431,314 36
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	14,538 18	8,455 78	12,747 50	3,945 78	12,869 15
Real Estate,	— —	6,000 00	1,000 00	7,500 00	3,000 00

Bills of banks in this and of the other New England States,	7,174 00	5,555 00	73 00	4,623 33	1,973 00
Balances due from other banks,	24,506 85	- -	989 47	3,889 40	3,000 00
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	44,782 00	10,611 99	12,558 08	3,000 00	17,820 96
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded debts of every description, excepting the balances due from other banks, . .	301,494 54	282,154 68	221,212 99	153,163 44	392,651 25
Total amount of the Resources of the bank, .	392,495 57	312,777 45	248,581 04	176,121 95	431,314 36
Rate and amount of Dividends since the last annual return, with dates,	April, 1860, 4 per cent., 6,000 00 October, 1860, 4 per cent., 6,000 00 10,071 79	April, 1860, 4 per cent., 6,000 00 October, 1860, 4 per cent., 6,000 00 23,488 12	October, 1860, 3 per cent., 4,500 00 2,326 07	April, 1860, 3 per cent., 3,000 00 October, 1860, 3 per cent., 3,000 00 16,158 43	April, 1860, 3 per cent., 9,000 00 October, 1860, 3 per cent., 9,000 00 1,651 83
Amount of Reserved Profits at the time of declaring the last dividend,					
Amount of Debts due to the Bank, secured by pledge of its stock,	2,025 00	- -	- -	- -	6,030 00
Amount of Debts due and not paid, and considered doubtful,	- -	910 00	17,165 50	2,000 00	- -
Amount of liabilities of Directors,	19,798 00	11,470 15	21,171 75	66,879 47	113,571 16

	FALL RIVER.				NEW BEDFORD.	
	Fall River.	Massasoit.	Metacomet.	Wamsutta.		Bedford Commercial.
DUE FROM THE BANK.						
Capital Stock,	\$350,000 00	\$200,000 00	\$600,000 00	\$100,000 00	\$600,000 00	
Bills in circulation of denomination of five dollars and upwards,	119,795 00	55,520 00	120,725 00	29,150 00	157,915 00	
Bills in circulation of denomination less than five dollars,	19,040 00	7,187 00	26,177 00	10,324 00	21,545 00	
Net profits on hand,	52,888 11	19,867 85	54,073 43	3,783 46	21,733 05	
Balances due to other Banks,	1,837 45	751 00	85 84	— —	48,149 83	
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	98,776 49	35,538 62	138,568 37	27,470 69	154,685 62	
Cash deposited bearing interest,	— —	— —	— —	— —	8,000 00	
Total amount due from the bank,	642,337 05	318,864 47	939,629 64	170,728 15	1,012,028 50	
RESOURCES OF THE BANK.						
Gold, Silver, and other coined metals in its banking-house,	14,423 58	10,416 95	8,887 42	4,204 36	13,403 95	
Real Estate,	8,000 00	— —	— —	— —	16,800 00	

Bills of banks in this and of the other New England States,	6,117 12	6,199 64	2,809 15	4,021 33	2,743 97
Balances due from other banks,	9,332 35	- -	- -	13,402 69	- -
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	31,126 16	8,088 73	49,434 33	- -	46,229 77
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks,	573,337 84	294,159 15	878,498 74	149,099 77	932,850 81
Total amount of the Resources of the bank,	642,337 05	318,864 47	939,629 64	170,728 15	1,012,028 50
Rate and amount of Dividends since the last annual Return, with dates,	April, 1860, 3 $\frac{3}{4}$ per cent., 12,000 00 October, 1860, 4 per cent., 14,000 00	January, 1860, 3 $\frac{1}{2}$ per cent., 7,000 00 July, 1860, 3 $\frac{1}{2}$ per cent., 7,000 00	April, 1860, 3 $\frac{1}{2}$ per cent., 21,000 00 October, 1860, 3 per cent., 18,000 00	January, 1860, 3 per cent., 3,000 00 July, 1860, 3 per cent., 3,000 00	April, 1860, 3 $\frac{1}{2}$ per cent., 21,000 00 October, 1860, 3 $\frac{1}{2}$ per cent., 21,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	50,051 02	15,061 04	38,632 39	1,518 00	18,658 89
Amount of Debts due to the bank, secured by pledge of its stock,	- -	- -	9,000 00	- -	700 00
Amount of Debts due and not paid, and considered doubtful,	- -	5,000 00	- -	1,000 00	- -
Amount of liabilities of Directors,	72,431 78	107,059 45	302,041 40	79,708 75	250,500 00

	NEW BEDFORD—Con.			TAUNTON	
	Marine.	Mechanics'.	Merchants'.	Bristol County.	Machinists'.
DUE FROM THE BANK.					
Capital Stock,	\$600,000 00	\$600,000 00	\$600,000 00	\$350,000 00	\$200,000 00
Bills in circulation of denomination of five dollars and upwards,	215,080 00	128,690 00	266,360 00	137,605 00	93,460 00
Bills in circulation of denomination less than five dollars,	35,768 00	15,766 00	38,284 00	55,369 00	36,934 00
Net profits on hand,	42,496 06	25,886 64	90,463 22	57,514 08	7,477 89
Balances due to other banks,	55 00	9,143 44	7,681 87	3,670 02	—
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	139,369 59	132,174 05	233,086 19	121,365 73	81,910 03
Cash deposited bearing interest,	8,000 00	8,000 00	8,000 00	5,000 00	5,000 00
Total amount due from the bank,	1,040,768 65	919,660 13	1,243,875 28	730,523 83	424,781 92
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	16,538 57	20,190 01	15,879 17	15,161 50	6,468 42
Real Estate,	11,283 00	9,000 00	8,000 00	10,000 00	—

Bills of banks in this and of the other New England States,	770 00	3,190 00	168 00	4,299 93	5,265 14
Balances due from other banks,	— —	40 00	53 36	— —	13,848 52
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	33,699 50	8,834 98	71,501 77	53,753 34	18,734 72
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, . .	978,477 58	878,405 14	1,148,272 98	647,309 06	380,465 12
Total amount of the Resources of the bank, .	1,040,768 65	919,660 13	1,243,875 28	730,523 83	424,781 92
Rate and amount of Dividends since the last annual return, with dates,	April, 1860, 3½ per cent., 21,000 00 October, 1860, 4 per cent., 24,000 00	April, 1860, 3 per cent., 18,000 00 October, 1860, 3½ per cent., 21,000 00	April, 1860, 3½ per cent., 21,000 00 October, 1860, 4 per cent., 24,000 00	April, 1860, 4 per cent., 14,000 00 October, 1860, 4 per cent., 14,000 00	— — — — — — — — — — — — 25,413 26*
Amount of Reserved Profits at the time of declaring the last dividend,	45,227 45	21,936 09	85,113 68	54,164 01	— —
Amount of Debts due to the bank, secured by pledge of its stock,	1,700 00	— —	400 00	500 00	— —
Amount of Debts due and not paid, and considered doubtful,	— —	— —	— —	— —	18,900 00
Amount of liabilities of Directors,	127,296 57	149,171 00	101,414 16	21,051 64	22,655 72

* "April, 1857."

	TAUNTON.—Con.	ABINGTON.	HINGHAM.	N. BRIDGEWATER.	PLYMOUTH.
	Taunton.	Abington.	Hingham.	North Bridgewater.	Old Colony.
DUE FROM THE BANK.					
Capital Stock,	\$400,000 00	\$150,000 00	\$140,000 00	\$100,000 00	\$210,000 00
Bills in circulation of denomination of five dollars and upwards,	145,535 00	65,140 00	96,020 00	58,310 00	110,180 00
Bills in circulation of denomination less than five dollars,	60,145 00	20,204 00	25,573 00	14,084 00	26,414 00
Net profits on hand,	70,206 08	27,767 22	8,220 27	26,901 37	10,705 32
Balances due to other banks,	9,763 67	— —	— —	— —	232 08
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	194,255 17	38,643 94	43,131 82	32,100 03	37,060 14
Cash deposited bearing interest,	— —	— —	— —	— —	2,117 67
Total amount due from the bank,	879 904 92	301,755 16	312,945 09	231,395 40	396,709 21
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	20,656 60	6,941 88	11,635 59	6,522 90	8,200 79
Real Estate,	11,000 00	6,000 00	13,147 43	— —	2,500 00

Bills of banks in this and of the other New England States,	3,300 00	1,198 00	4,716 00	6,701 00	4,114 54
Balances due from other banks,	146 36	5,000 00	2,396 81	- -	- -
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	44,903 93	11,087 80	5,629 31	13,171 50	26,575 08
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	799,898 03	271,527 48	275,419 95	205,000 00	355,318 80
Total amount of the Resources of the bank, .	879,904 92	301,755 16	312,945 09	231,395 40	396,709 21
Rate and amount of Dividends since the last annual return, with dates,	April, 1860, 4 per cent., 16,000 00 October, 1860, 4 per cent., 16,000 00	April, 1860, 4 per cent., 6,000 00 October, 1860, 4 per cent., 6,000 00	April, 1860, 3½ per cent., 4,900 00 October, 1860, 3½ per cent., 4,900 00	April, 1860, 4 per cent., 4,000 00 October, 1860, 4 per cent., 4,000 00	April, 1860, 3½ per cent., 7,350 00 October, 1860, 3½ per cent., 7,350 00
Amount of Reserved Profits at the time of declaring the last dividend,	66,285 00	22,500 00	5,137 41	23,733 10	8,905 92
Amount of Debts due to the Bank, secured by pledge of its stock,	1,100 00	500 00	600 00	- -	300 00
Amount of Debts due and not paid, and considered doubtful,	- -	- -	- -	- -	2,750 00
Amount of liabilities of Directors,	13,413 95	30,267	31,475 00	5,616 92	32,170 31

	PLYMOUTH—Con.	WAREHAM.	FALMOUTH.	HARWICH.
	Plymouth.	Wareham.	Falmouth.	Bank of Cape Cod.
DUE FROM THE BANK.				
Capital Stock,	\$150,000 00	\$100,000 00	\$100,000 00	\$150,000 00
Bills in circulation of denomination of five dollars and upwards,	98,480 00	48,840 00	32,625 00	120,085 00
Bills in circulation of denomination less than five dollars,	35,444 00	8,573 00	6,256 00	27,243 00
Net profits on hand,	3,782 67	15,323 31	9,463 41	10,275 24
Balances due to other banks,	-	573 24	-	-
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	38,376 84	30,895 95	4,515 50	27,001 21
Cash deposited, bearing interest,	1,326 03	13,000 00	-	-
Total amount due from the bank,	327,409 54	217,205 50	152,859 91	334,604 45
RESOURCES OF THE BANK.				
Gold, Silver, and other coined metals in its banking-house,	5,534 88	7,408 91	4,764 63	7,386 29
Real Estate,	2,500 00	5,000 00	4,300 00	3,625 81

Bills of banks in this, and of the other New England States,	990 11	4,506 00	90 00	3,042 00
Balances due from other banks,	7,500 00	-	-	47,130 80
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	19,761 69	12,092 68	2,463 19	3,000 00
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, . .	291,122 86	188,197 91	141,242 09	270,419 55
Total amount of the Resources of the bank, .	327,409 54	217,205 50	152,859 91	334,604 45
Rate and amount of Dividends since the last annual return, with dates,	April, 1860, 3 per cent., 4,500 00 October, 1860, 4 per cent., 6,000 00	January, 1860, 3 per cent., 3,000 00 July, 1860, 3 per cent., 3,000 00	April, 1860, 3 per cent., 3,000 00 October, 1860, 2 per cent., 2,000 00	April, 1860, 3½ per cent., 5,250 00 October, 1860, 4 per cent., 6,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	2,649 09	16,373 44	9,557 18	9,962 21
Amount of Debts due to the bank, secured by pledge of its stock,	2,200 00	-	800 00	4,575 00
Amount of debts due and not paid, and considered doubtful,	300 00	4,170 00	7,500 00	1,655 00
Amount of liabilities of Directors,	18,691 60	-	20,239 88	16,275 00

	PROVINCETOWN.	YARMOUTH.	EDGARTOWN.	NANTUCKET.
	Provincetown.	Barnstable.	Martha's Vineyard.	Pacific.
DUE FROM THE BANK.				
Capital Stock,	\$100,000 00	\$350,000 00	\$100,000 00	\$200,000 00
Bills in circulation of denomination of five dollars and upwards,	87,350 00	263,320 00	80,790 00	83,060 00
Bills in circulation of denomination less than five dollars,	11,862 00	38,130 00	18,294 00	17,531 00
Net profits on hand,	5,269 86	52,444 99	17,242 61	48,878 55
Balances due to other banks,	- -	- -	- -	- -
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	52,077 58	23,010 48	24,300 71	151,516 60
Cash deposited bearing interest,	- -	- -	- -	- -
Total amount due from the bank,	256,559 44	726,905 47	240,627 32	500,986 15
RESOURCES OF THE BANK.				
Gold, Silver, and other coined metals in its banking-house,	4,300 82	17,514 81	7,437 50	19,544 60
Real Estate,	3,500 00	2,000 00	5,000 00	10,000 00

Bills of banks in this, and of the other New England States,	1,468 00	733 00	402 00	5,855 00
Balances due from other banks,	- -	1,000 00	- -	- -
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	46,743 77	59,717 32	32,051 56	78,499 28
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, . .	200,546 85	645,940 34	195,736 26	387,087 27
Total amount of the Resources of the bank, .	256,559 44	726,905 47	240,627 32	500,986 15
Rate and amount of Dividends since the last annual return, with dates,	April, 1860, 3½ per cent., 3,500 00 October, 1860, 3½ per cent., 3,500 00	April, 1860, 4 per cent., 14,000 00 October, 1860, 4 per cent., 14,000 00	April, 1860, 3 per cent., 3,000 00 October, 1860, 3 per cent., 3,000 00	April, 1860, 4 per cent., 8,000 00 October, 1860, 4 per cent., 8,000 00
Amount of Reserved Profits at the of time declaring the last dividend,	4,338 34	48,733 73	16,449 42	46,991 31
Amount of Debts due to the bank, secured by pledge of its stock,	5,595 00	4,050 00	- -	- -
Amount of Debts due and not paid, and considered doubtful,	2,500 00	3,650 00	- -	4,250 00
Amount of liabilities of Directors,	11,012 27	41,578 32	28,738 23	2,207 86

A G G R E G A T E S.

	36 Incorporated Banks in Boston.	4 organized under Gen- eral Law.	Aggregates of 40 Banks in Boston.	138 Banks out of Boston.*	Aggregates of 178 Banks in the Commonwealth.
DUE FROM THE BANKS.					
Capital Stock,	\$34,531,700 00	\$3,200,000 00	\$37,731,700 00	\$28,750,350 00	\$66,482,050 00
Bills in circulation of denomination of five dollars and upwards,	6,334,279 50	465,570 00	6,799,849 50	13,242,893 00	20,042,742 50
Bills in circulation of denomination less than five dollars,	1,123,835 50	160,895 00	1,284,730 50	3,685,272 00	4,970,002 50
Net profits on hand,	3,324,894 30	84,282 37	3,409,176 67	2,951,362 44	6,360,539 11
Balances due to other banks,	7,978,983 69	533,791 05	8,512,774 74	447,905 77	8,960,680 51
Cash deposited, including all sums whatsoever due from the banks, not bearing interest, their bills in circulation, profits and balances due to other banks excepted,	17,718,195 95	1,410,569 99	19,128,765 94	9,145,828 99	28,274,594 93
Cash deposited bearing interest,	1,308,837 02	154,699 75	1,463,536 77	508,390 96	1,971,927 73
Total amount due from the banks,	72,320,725 96	6,009,808 16	78,330,534 12	58,732,003 16	137,062,537 28
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking-houses,	4,642,388 39	268,911 45	4,911,299 84	1,656,588 04	6,567,887 88
Real Estate,	881,881 17	4,000 00	885,881 17	713,931 59	1,599,812 76

Bills of banks in this, and of the other New England States,	4,974,601 76	266,285 03	5,240,886 79	522,789 70	5,763,676 49
Balances due from other banks,	3,252,709 49	169,096 96	3,421,806 45	544,919 79	3,966,726 24
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,†	— —	— —	— —	4,177,459 23	4,177,459 23
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, . .	58,569,145 15	5,301,514 72	63,870,659 87	51,116,314 81	114,986,974 68
Total amount of the Resources of the banks, .	72,320,725 96	6,009,808 16	78,330,534 12	58,732,003 16	137,062,537 28
Amount of Dividends since the last annual returns, with dates, (for rates see next page,)	April, 1860, 1,208,500 00 October, 1860, 1,273,434 00	April, 1860, 68,000 00 October, 1860, 94,000 00	April, 1860, 1,276,500 00 October, 1860, 1,367,434 00	April, 1860, 1,058,160 00 October, 1860, 1,070,895 00	April, 1860, 2,334,660 00 October, 1860, 2,438,329 00
Amount of Reserved Profits at the time of declaring the last dividends,	2,663,274 90	44,912 02	2,708,186 92	2,665,607 58	5,373,794 50
Amount of Debts due to the banks, secured by pledge of their stock,	158,289 00	5,850 00	164,139 00	219,543 00	383,702 00
Amount of Debts due and not paid, and considered doubtful,	90,100 55	300 00	90,400 55	260,643 77	351,044 32
Amount of liabilities of Directors,	4,922,367 17	533,046 46	5,455,413 63	6,180,150 62	11,635,564 25
Amount of stocks deposited with the Auditor,†	— —	757,400 00	757,400 00	— —	757,400 00

* Including Banks in South Boston, required to be classed with Banks out of Boston.

† This question refers only to Banks out of Boston. ‡ This question refers only to Banks organized under the General Law.

STATEMENT OF DIVIDENDS.

Average dividend of 38 Banks in Boston—not including those in South Boston—paid in April on \$35,620,000 capital, was $3\frac{58}{100}$ per cent., and of 40 Banks paid in October on \$36,831,700 capital, $3\frac{71}{100}$ per cent.

Average dividend of 135 Banks out of Boston—including those in South Boston—paid in April on \$28,237,500 capital, was $3\frac{75}{100}$ per cent., and of 136 Banks paid in October on \$28,362,500 capital, $3\frac{78}{100}$ per cent.

Average dividend of 173 Banks in the Commonwealth, paid in April on \$63,857,500 capital, was $3\frac{74}{100}$ per cent., and of 176 Banks paid in October in \$65,194,200 capital, $3\frac{74}{100}$ per cent.

By authority of Acts of the legislature of 1860, the Capital Stock of the Bay State Bank, in Lawrence, was reduced from \$500,000 to \$375,000, and that of the City Bank of Lynn was increased from \$100,000 to \$150,000; the Columbian Bank, in Boston, from \$750,000 to \$1,000,000; the Eagle Bank, in Boston, from \$700,000 to \$1,000,000; the Lechmere Bank, in Cambridge, from \$100,000 to \$150,000; the Merchants' Bank, in Lowell, from \$100,000 to \$150,000; the Shelburne Falls Bank, in Shelburne, from \$100,000 to \$150,000; the Tremont Bank, in Boston, from \$1,250,000 to \$1,500,000.

NOTE.—The varied interpretations given the requirements in the Blank Return prescribed by law, which have heretofore produced much incongruity, have, by reason of marginal explanations upon the blank, and references in the printed abstract to former misconceptions, been very generally avoided, and the statements of the conditions of the several Banking institutions of the Commonwealth approximate more nearly actual uniformity than in any former year.

In stating the "Amount of bills in circulation of *five* dollars and *upwards*," the Cabot, Franklin County, Gloucester, Mercantile, Merchants', (Salem,) Rockland, Warren, and Wrentham Banks make the unit figure *less* than five. It is desirable, and necessary, to avoid the appearance of careless and unreliable statement, that in cases where, in answer to the second interrogatory upon the blank, the unit figure is rendered less than five, the *occasion* of the appa-

rent incongruity should be stated. The explanation would be inserted in the abstract, and all doubt and cause for conjecture thereby removed.

The institutions for savings, in rendering the amount of bank stock owned, should, in conformity to the requirements of law, state, not the *par value* or the market value of the stocks, but the *amount invested* in each, and the number of shares.

The following Table shows the Aggregates of the Banks in 1859.

	DUE FROM THE BANKS.		
	39 Banks in Boston.	137 Banks out of Boston.	Total—176 Banks.
Capital Stock,	\$35,931,700 00	\$28,587,500 00	\$64,519,200 00
Amount of Bills in circulation of five dollars and upwards,	5,870,748 50	11,663,998 00	17,534,746 50
Amount of Bills in circulation of a smaller denomination than five dollars,	1,142,129 50	3,410,045 00	4,552,174 50
Net profits on hand,	3,298,854 99	2,855,977 96	6,154,832 95
Balances due to other banks,	6,571,484 49	365,557 64	6,937,042 13
Cash deposited, including all sums whatsoever due from the banks, not bearing interest, their bills in circulation, profits and balances due to other banks excepted,	19,479,049 86	8,325,649 47	27,804,699 33
Cash deposited bearing interest,	957,397 14	486,941 41	1,444,338 55
Total amount due from the banks,	73,251,364 48	55,695,669 48	128,947,033 96
RESOURCES OF THE BANKS.			
Gold, Silver, and other coined metals in their banking-houses,	5,803,175 87	1,729,471 22	7,532,647 09
Real Estate,	884,838 78	716,233 49	1,601,072 27

Bills of banks in this, and of the other New England States,	4,708,562 12	474,897 31	5,183,459 43
Balances due from other banks,	2,965,359 18	2,228,983 69	5,194,342 87
Amount of balances in other bank or banks to be applied to redemption of bills, and not bearing interest,*	— —	2,018,188 95	2,018,188 95
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other banks,	58,889,428 53	48,527,894 82	107,417,323 35
Total amount of the Resources of the banks,	73,251,364 48	55,695,669 48	128,947,033 96
Amount of Dividends since the last annual return, with dates,	April, 1859, 1,171,450 00 October, 1859, 1,234,783 33	April, 1859, 1,027,071 00 October, 1859, 1,045,900 00	April, 1859, 2,198,221 00 October, 1859, 2,280,683 33
Amount of Reserved Profits at the time of declaring the last dividends,	2,749,785 35	2,531,041 22	5,280,826 57
Amount of Debts due to the banks, secured by pledges on their stock,	191,630 00	265,738 51	457,368 51
Amount of Debts due and not paid, and considered doubtful,	147,362 55	364,519 43	511,881 98
Amount of Stocks deposited with the Auditor,†	412,900 00	— —	412,900 00

* This question refers only to Banks out of Boston.

† This question refers only to Banks organized under Act of 1851, Chap. 267.

STATEMENT OF DIVIDENDS, 1859.

Average dividend of 36 Banks in Boston, in April, (paid on \$32,760,000 capital,) is $3\frac{57}{100}$ per cent.

Average dividend of 38 Banks in Boston, in October, (paid on \$35,260,000 capital,) is $3\frac{50}{100}$ per cent.

Average dividend of 133 Banks out of Boston, in April, (paid on \$28,000,000 capital,) is $3\frac{67}{100}$ per cent.

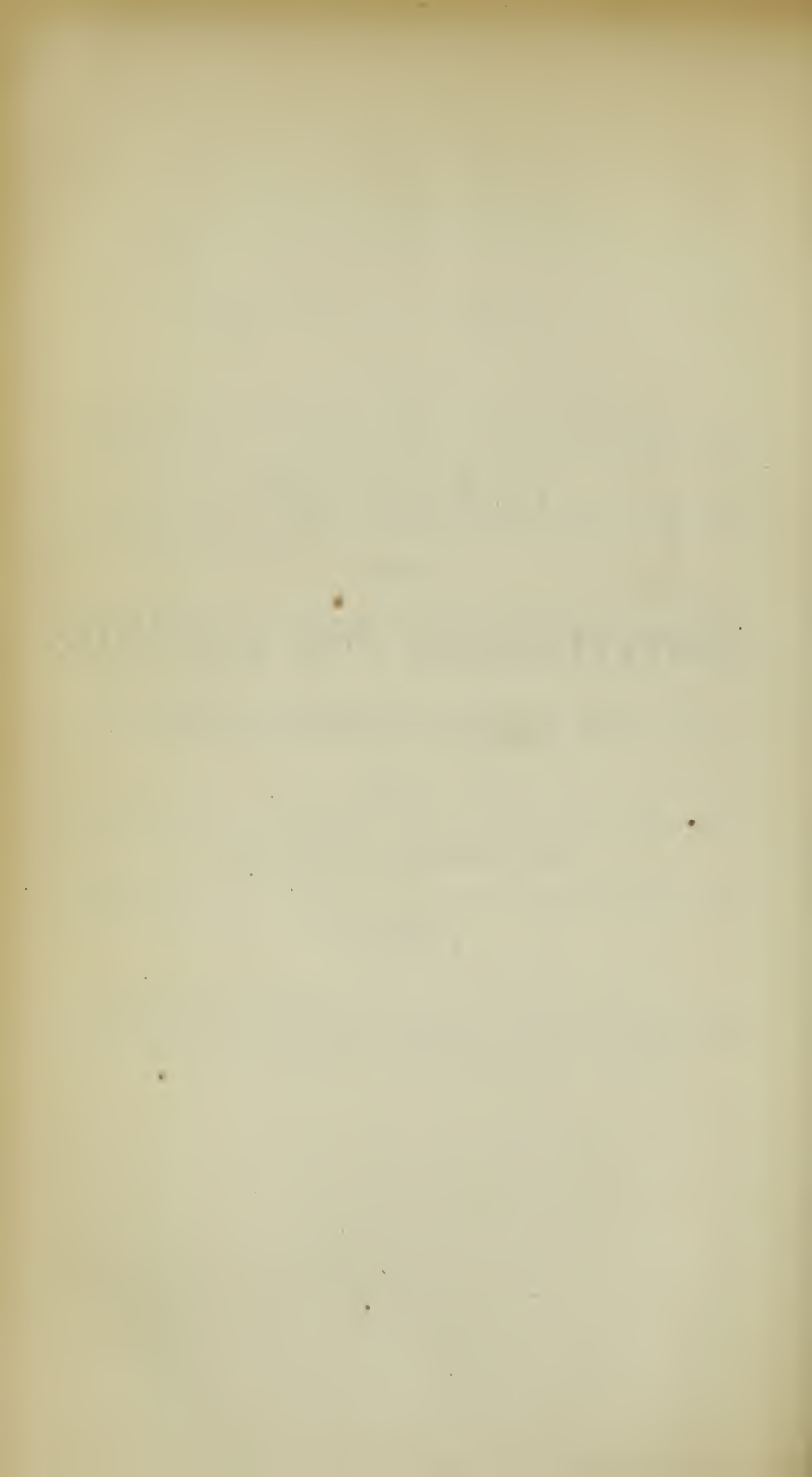
Average dividend of 134 Banks out of Boston, in October, (paid on \$28,087,500 capital,) is $3\frac{72}{100}$ per cent.

Average dividend of 169 Banks in and out of Boston, in April, (paid on \$60,760,000 capital,) is $3\frac{62}{100}$ per cent.

Average dividend of 172 Banks in and out of Boston, in October, (paid on \$63,347,500 capital,) is $3\frac{61}{100}$ per cent.

The Attleborough and Machinists' Banks, and the Bank of Mutual Redemption, representing a capital of \$861,700, made no dividends in 1859. The Salem and Falmouth, none in April, and the Loughton none in October.

CONDITION
OF THE
INSTITUTIONS FOR SAVINGS
IN MASSACHUSETTS,
ON THE
LAST SATURDAY OF OCTOBER,
1860.



The official circular, requiring Returns from the Savings Banks, was issued by the Governor on the fifteenth day of November, and had reference to their condition on the last Saturday, being the twenty-seventh day of October, 1860.

All the Returns have been received.

	DANVERS.	GLOUCESTER.	HAVERHILL.	LAWRENCE.	LYNN.
	Danvers Savings Bank.	Cape Ann Savings Bank.	Haverhill Savings Bank.	Essex Savings Bank.	Lynn Institution for Savings.
Number of Depositors,	1,506	835	3,801	2,138	2,107
Amount of Deposits,	\$304,141 25	\$122,156.37	\$793,694 13	\$363,281 86	\$325,537 19
Public Funds,	30,000 00	- -	- -	25,000 00	- -
Loans on public funds,	- -	- -	- -	- -	- -
Bank Stock,	85,966 67	74,422 33	233,400 00	117,300 00	44,900 00
Loans on bank stock,	3,957 00	- -	71,550 00	4,025 00	17,160 00
Deposits, in banks, bearing interest,	- -	- -	25,000 00	- -	50,300 00
Loans on railroad stock,	- -	- -	1,000 00	- -	- -
Invested in real estate,	- -	- -	- -	- -	- -
Loans in mortgage of real estate,	96,252 53	36,175 00	425,550 00	121,011 00	147,414 00
Loans to county, or town,	28,675 00	13,500 00	3,000 00	6,500 00	43,800 00
Loans on personal security,	56,257 00	2,354 00	10,950 00	93,710 00	26,291 00
Cash on hand,	1,881 20	3,138 07	20,244 13	9,949 53	707 31

Rate and amount of ordinary Dividend for last year,	5 per cent., 13,060 44	5 per cent., 5,123 27	4 per cent., 11,785 59	5 per cent., 14,476 06
Average annual per cent. of Dividends since last extra Dividend was declared,	*	4½ yrs., 5 per ct.	3 yrs., 4 per ct.	1 yr., 5 per ct.
Annual Expenses of the institution,	700 00	300 00	833 50	641 92

Danvers Savings Bank.—Public Funds—United States 6 per cent. Treasury Notes, \$30,000.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) Exchange, \$8,000; Bank of Commerce, 8,000; Asiatic, 18,000; Washington, 6,000; Tremont, 1,500; Bank of North America, 2,200; Village, 14,800; National, 5,000; Rockport, 1,000; Warren, 5,600; Commercial, 656.67; Naumkeag, 500; Howard, 4,500; Revere, 10,000; Cape Ann, 200.

Loans on Bank Stock are—43 shares Village, \$3,657; 4 shares Warren, 300.

Cape Ann Savings Bank.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 76 shares Gloucester, \$8,090.50; 44 shares Tremont, 4,366; 45 shares Village, 4,636.33; 41 shares Exchange, 4,185.70; 50 shares Safety Fund, 5,030; 25 shares Grocers', 2,455; 30 shares Bank of Commerce, 3,015.25; 7 shares Merchants', 711.25; 12 shares Atlas, 1,248; 5 shares Webster, 512.50; 50 shares Bank of Republic, 5,020; 71 shares Rockport, 7,479.50; 37 shares Shawmut, 3,972.88; 50 shares Blackstone, 5,106.25; 10 shares Globe, 1,100; 16 shares Freeman's, 1,720; 20 shares Howard, 2,000; 35 shares National, 3,560.50; 40 shares Atlantic, 4,260.17; 26 shares Eagle, 2,760; 31 shares Bank of Cape Ann, 3,142.50.

Haverhill Savings Bank.—The Bank Stock is owned as follows:—(Rendered at par value to Bank.) Essex, \$16,700; Haverhill, 24,000; Merrimac, 13,500; Andover, 3,200; Bank State, 1,500; Malden, 10,000; National, 20,000; Bank of North America, 20,000; Bank of Republic, 15,000; Exchange, Boston, 12,000; Atlas, 10,000; Blackstone, Boston, 10,000; Howard, 10,000; Maverick, 10,000; North, 10,000; Traders', 10,000; Webster, 10,000; Shawmut, 9,100; Safety Fund, 5,000; Faneuil Hall, 4,000; Columbian, 4,000; Eagle, 4,000; Shoe and Leather Dealers', 800; State, 600.

Loans on Bank Stock are—Essex, \$10,700; Haverhill, 10,675; Merrimac, 1,650; Union, Haverhill, 5,975; Abington, 600; Malden, 7,800; Atlas, 9,900; Blackstone, Bos-

ton, 600; Exchange, Boston, 4,800; Faneuil Hall, 1,050; Mechanics', Boston, 14,300; National, 3,500.

Deposits in Banks bearing interest are—Essex, \$15,000; Haverhill, 10,000.

Loan on Railroad Stock is—Boston and Maine, \$1,000.

Essex Savings Bank.—Public Funds—Massachusetts 6 per cent. scrip, \$5,000; United States 6 per cent. scrip, 20,000.

The Bank Stock is owned as follows:—(Rendered at par value.) 120 shares Bay State, \$16,500; 150 shares Webster, 15,000; 75 shares Merchants', 7,500; 60 shares Tremont, 6,000; 20 shares Shawmut, 2,000; 60 shares Suffolk, 6,000; 10 shares Union, 1,000; 40 shares Bank of Commerce, 4,000; 75 shares Bank of North America, 7,500; 50 shares Atlas, 5,000; 150 shares Revere, 15,000; 100 shares Safety Fund, 10,000; 150 shares Bank of the Republic, 15,000; 50 shares Hide and Leather, 5,000; 18 shares Maverick, 1,800.

Loan on Bank Stock is—103 shares Bay State, \$4,025.

Lynn Institution for Savings.—The Bank Stock is owned as follows:—(Rendered at par value.) 100 shares Lynn Mechanics', \$10,000; 50 shares Laighton, 5,000; 50 shares City, Lynn, 5,000; 67 shares Columbian, 6,700; 50 shares Suffolk, 5,000; 50 shares Hide and Leather, 5,000; 42 shares New England, 4,200; 20 shares Shoe and Leather Dealers', 2,000; 20 shares Exchange, Boston, 2,000.

Loans on Bank Stock are—82 shares Laighton, \$6,700; 10 shares Exchange, 900; 20 shares Shoe and Leather Dealers', 470; 10 shares Hide and Leather, 900; 43 shares Lynn Mechanics', 3,340; 30 shares City, 2,450; 22 shares Woburn, 2,000; 5 shares Worcester, 400.

Deposits in Banks bearing interest are—Lynn Mechanics', \$30,300; Commercial, 20,000.

* "The last *extra* dividend was made the present year, viz.:—October, 1860, amounting to 8 per cent. for 5 years, or 1 6-10 per cent. per year. The *ordinary* dividends have been 5 per cent. per year for last 5 years. The *average* annual dividends—including the *extra*—have been 6 6-10 per cent. per year for last 5 years."

	NEWBURYPORT.	ROCKPORT.	SALEM.	SALISBURY.	CAMBRIDGE.
	Institution for Savings in Newburyport and its Vicinity.	Rockport Savings Bank.	Salem Savings Bank.	Provident Institution for Savings in the towns of Salisbury and Amesbury.	Savings Institution in Cambridge.
Number of Depositors,	6,450	359	9,969	1,728	1,707
Amount of Deposits,	\$1,600,089 87	\$30,406 74	\$2,250,694 94	\$332,113 59	\$356,203 76
Public Funds,	7,000 00	—	128,669 37	15,000 00	—
Loans on public funds,	—	—	—	—	—
Bank Stock,	631,218 00	20,400 00	259,161 80	89,195 00	12,400 00
Loans on bank stock,	7,310 00	1,870 00	84,100 00*	—	6,000 00
Deposits, in banks, bearing interest,	19,268 00	—	43,669 76	17,000 00	—
Loans on railroad stock,	—	—	—	—	—
Invested in real estate,	3,000 00	—	—	4,900 00	—
Loans in mortgage of real estate,	425,634 34	6,968 53	397,555 07	63,101 00	262,396 02
Loans to county, or town,	267,100 00	—	578,789 37	46,600 00	10,000 00
Loans on personal security,	228,627 81	—	751,650 59	97,720 00	52,887 00
Cash on hand,	2,806 67	1,270 27	7,098 98	26,462 75	12,520 71

Rate and amount of ordinary Dividend for last year,	6 per cent., 86,928 31	5 per cent., 1,259 15	5 per cent., 98,887 89	6 per cent., 18,468 42	5 per cent., 14,445 75
Average annual per cent. of Dividends since last extra Dividend was declared,	10 y'rs, 6 ²⁷ / ₁₀₀ pr. ct.	2 y'rs, 5 per cent.	2 y'rs 6 ¹ / ₂ per cent.	6 ¹ / ₂ per cent.	1 year, 5 per cent.
Annual Expenses of the institution,	2,779 77	75 00	4,033 00	475 00	1,125 00

Institution for Savings in Newburyport and Vicinity.—Public Funds—Massachusetts 5 per cent. Scrip, \$7,000.
The Bank Stock is owned as follows:—(Rendered at cost to Bank.) Atlas, \$50,000; Atlantic, 12,200; Boston, 11,850; Bank of Commerce, 22,700; City, 10,800; Columbian, 30,000; Eagle, 24,200; Eliot, 2,400; Exchange, 10,000; Faneuil Hall, 12,800; Freeman's, 12,900; Globe, 8,390; Granite, 29,600; Hamilton, 10,000; Hide and Leather, 5,000; Howard, 10,000; Massachusetts, 8,250; Maverick, 14,800; Merchants', 34,200; Market, 10,430; New England, 10,000; Bank of North America, 4,500; Revere, 22,000; Shoe and Leather Dealers', 15,600; Shawmut, 15,000; State, 1,740; Safety Fund, 10,000; Suffolk, 2,200; Traders', 24,100; Tremont, 36,200; North, 16,300; Union, 20,800; Washington, 35,300; Webster, 11,200; Mechanics', Newburyport, 21,500; Merchants', Newburyport, 43,098; Ocean, 5,250; Gloucester, 6,000.
Loans on Bank Stock are—13 shares Mechanics', Newburyport, \$1,000; 4 shares Ocean, 160; 15 shares Pemberton, 1,250; 22 shares Eagle, 1,250; 32 shares Union, Haverhill, 2,750; 10 shares Grand, 900.
Deposits in Banks bearing interest are—Ocean, \$9,268; Traders', 10,000.
Loan on 25 shares Fifty Associates, \$25,000—included in loans on personal security.
NOTE.—“Included in Loans on Personal Security,” is annuity in Trust in Massachusetts Hospital Life Insurance Company, \$5,594 44; Loans to Corporations, \$22,030, and Loans on Pledge of Stocks, \$10,292.04.”

Rockport Savings Bank.—The Bank Stock is owned as follows:—(Rendered at par value.) 10 shares Howard, \$1,000; 15 shares National, 1,500; 30 shares Rockport, 3,000; 10 shares Village, 1,000; 15 shares Webster, 1,500; 4 shares Gloucester, 400; 16 shares Blackstone, 1,600; 12 shares Tremont, 1,200; 21 shares Bank of Cape Ann, 2,100; 6 shares Granite, 600; 15 shares Bank of Commerce, 1,500; 10 shares Hide and Leather, 1,000; 10 shares Revere, 1,000; 30 shares Bank of the Republic, 3,000.
Loan on Bank Stock is—Rockport, \$1,870.
Salem Savings Bank.—Public Funds—United States 5 per cent Scrip, \$50,000; Ohio 6 per cent. Scrip, 78,639.37.
The Bank Stock is owned as follows:—(Rendered at cost to Bank.) Exchange,

\$4,133.33; Marblehead, 2,000; Asiatic, 7,470; Commercial, 3,200; Columbian, 28,000; City, 10,500; Salem, 2,700; Beverly, 625; Merchants', 40,533.47; Bank of Commerce, 61,000; Tremont, 15,000; North, 20,000; Revere, 30,000; Hide and Leather, 15,000; Safety Fund, 20,000.
Loans on Bank Stock are—Asiatic, Bank of Commerce and National, \$5,000; Exchange, Boston, and Rockland, 4,500; Lighthouse, 9,700; Shoe and Leather, 1,400; Merchants', 3,500; Marblehead and Grand, 5,000.
Deposit in Bank bearing interest is—Merchants', \$40,000; in Merchants' not bearing interest, 3,669.76.
Loans to Banks are—Warren, \$15,000; Danvers, 20,000; Merrimac, 20,000.

Provident Institution for Savings in the Towns of Salisbury and Amesbury.—Public Funds—Massachusetts 6 per cent. Scrip, \$15,000.
The Bank Stock is owned as follows:—(Rendered at par value.) 25 shares Eliot, \$2,500; 15 shares Atlantic, 1,500; 40 shares Webster, 4,000; 20 shares Maverick, 2,000; 15 shares New England, 1,500; 50 shares Hide and Leather, 5,000; 35 shares Columbian, 3,500; 25 shares Union, Boston, 2,500; 37 shares Tremont, 3,700; 43 shares Boston, 2,150; 25 shares Globe, 2,500; 25 shares Shoe and Leather Dealers', 2,500; 20 shares Howard, 2,000; 35 shares Eagle, 3,500; 45 shares Merchants', Boston, 4,500; 12 shares Granite, 1,200; 37 shares Shawmut, 3,700; 13 shares Faneuil Hall, 1,300; 33 shares Suffolk, 3,800; 40 Shares Bank of Commerce, 4,000; 52 shares State, 3,120; 30 shares Blackstone, Boston, 3,000; 10 shares City, Boston, 1,000, 20 shares Boylston, 2,000; 50 shares Exchange, Boston, 5,000; 50 shares Atlas, 5,000; 8 shares Traders, 800; 41 shares Grocers', 400, (present value); 45 shares Bay State, 3,375; 42 shares Railroad, 3,150; 50 shares Powow River, 5,000.
Deposit in Bank bearing interest is—Powow River, \$17,000.

Savings Institution in Cambridge.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 20 shares Bank of Commerce, \$2,044; 7 shares Cambridge, 630; 25 shares Charles River, 2,526; 22 shares Lechmere, 2,200; 50 shares Revere, 5,000.
Loans on Bank Stock are—20 shares Merrimac; 10 shares City, Boston, and 1 share Union, Boston, \$2,300; 20 shares Fitchburg, 1,700; 25 shares New England, 2,000.

* Loans on Bank Stock include \$55,000 loaned to Banks.

	CAMBRIDGEPORT.	CHARLESTOWN.	CONCORD.	FRAMINGHAM.	LOWELL.
	Cambridgeport Savings Bank.	Warren Institution for Savings.	Middlesex Institution for Savings.	Framingham Savings Bank.	City Institution for Savings.
Number of Depositors,	669	4,786	2,339	1,163	6,150
Amount of Deposits,	\$108,127 06	\$1,256,932 04	\$633,895 42	\$200,564 88	\$1,669,510 64
Public Funds,	-	110,000 00	-	-	-
Loans on public funds,	-	-	-	-	-
Bank Stock,	12,095 33	40,179 00	194,860 00	52,700 00	249,875 00
Loans on bank stock,	-	2,975 00	14,300 00	30,777 00	35,500 00
Deposits, in banks, bearing interest,	5,000 00	-	43,000 00	-	139,000 00
Loans on railroad stock,	-	-	7,300 00	-	-
Invested in real estate,	-	71,183 48	-	1,500 00	-
Loans in mortgage of real estate,	39,366 16	779,464 00	294,616 25	85,866 50	760,550 00
Loans to county, or town,	14,500 00	102,596 42	28,485 00	19,700 00	364,775 00
Loans on personal security,	38,000 00	138,350 00	40,638 00	20,200 00	117,600 00
Cash on hand,	3,141 92	9,342 16	9,179 28	831 62	2,210 64

Rate and amount of ordinary Dividend for last year,	4 per cent., 3,992 46	4 per cent., 39,210 89	4 per cent., 21,466 66	5 per cent., 65,483 37
Average annual per cent. of Dividends since last extra Dividend was declared,	2 years, 4 per ct.	5 years, 7 per ct.	*	2 years, 5 per ct.
Annual Expenses of the institution,	300 00	3,361 35	1,504 00	2,946 57

Cambridgeport Savings Bank.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 40 shares Cambridge, \$4,175; 40 shares Eliot, 3,995.33; 25 shares Webster, 2,525; 14 shares Cambridge City, 1,400.
Deposit in Bank bearing interest is—Cambridge, \$5,000.

Warren Institution for Savings.—Public Funds—United States Treasury Notes, \$110,000.
The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 20 shares City, \$1,980; 114 shares Bunker Hill, 11,552; 49 shares Shoe and Leather Dealers', 5,233; 30 shares State, 1,815; 35 shares Market, 2,765; 68 shares Eagle, 6,834; 100 shares Hide and Leather, 10,000.
Loans on Bank Stock are—33 shares Railroad, and 4 shares Bunker Hill, \$2,175; 13 shares Bunker Hill, 800.

Middlesex Institution for Savings.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) Safety Fund, \$2,400; Grocers', 4,000; Blackstone, Boston, 2,500; Revere, 15,000; National, 10,000; Webster, 15,000; Merchants', Boston, 20,000; City, Boston, 10,000; State, 9,960; Eagle, 15,000; Hamilton, 1,400; Granite, 2,500; Columbian, 6,700; Traders', 1,500; Shoe and Leather Dealers', 10,000; Bank of Commerce, 15,000; Tremont, 7,500; Bank of North America, 7,500; Shawmut, 5,000; Faneuil Hall, 5,000; Eliot, 10,000; Howard, 7,500; Concord, 10,000; Lowell, 900; Framingham Railroad, 20,000.
Loans on Bank Stock are—20 shares Prescott, and 12 shares Fitchburg Railroad, \$2,000; 100 shares Boston; 27 shares Webster, and 22 shares Shoe and Leather Dealers', 10,000; 10 shares Concord, and 15 shares Fitchburg Railroad, 1,600; 10 shares Concord, 700.
Deposits in Bank bearing interest are—Shoe and Leather Dealers', \$23,000; National, 20,000.

* "A surplus dividend was made June 1, 1860, of \$63,537.17, making the average interest for preceding 5 years, a small fraction less than 7½ per cent. per annum. The rate since last extra dividend is 4 per cent."

	LOWELL—Con.	MALDEN.	MARLBOROUGH.	NEWTON.	WALTHAM.
	Lowell Institution for Savings.	Malden Savings Bank.	Marlborough Savings Bank.	Institution for Savings in the town of Newton.	Waltham Savings Bank.
Number of Depositors,	5,466	61	31	193	859
Amount of Deposits,	\$1,232,633 46	\$5,026 44	\$1,788 00	\$22,666 90	\$164,561 26
Public Funds,	—	—	—	—	—
Loans on public funds,	—	—	—	—	—
Bank Stock,	259,060 00	505 00	—	3,700 00	9,192 00
Loans on bank stock,	24,000 00	—	—	—	—
Deposits, in banks, bearing interest,	414,000 00	1,063 44	—	—	—
Loans on railroad stock,	—	—	—	—	—
Invested in real estate,	20,334 06	—	—	—	—
Loans in mortgage of real estate,	122,800 00	2,300 00	500 00	12,904 00	115,884 80
Loans to county, or town,	389,175 00	1,000 00	—	1,000 00	6,000 00
Loans on personal security,	—	—	800 00	3,150 00	25,950 00
Cash on hand,	3,261 40	158 00	488 00	2,033 35	8,249 90

Rate and amount of ordinary Dividend for last year,	4 per cent., 43,479 38	-	-	5 per cent., 6,460 80
Average annual per cent. of Dividends since last extra Dividend was declared,	5 years, 7 ^{5.5} / ₁₀₀ pr ct.	New Bank.	New Bank.	2 years, 5 per ct.
Annual Expenses of the institution, . . .	2,500 00	-	-	300 00

Lowell Institution for Savings.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) Eagle, \$53,600; Lowell, 16,300; Bank of Commerce, 23,000; Granite, 21,600; Bank of North America, 20,000; Globe, 15,000; New England, 14,600; Traders', 14,000; State, 12,960; Columbian, 12,300; City, 12,000; Hamilton, 12,000; Market, 9,100; Bunker Hill, 7,000; Railroad, 5,100; Tremont, 6,000; Boston, 4,500.
Loans on Bank Stock are—\$14,000 on \$16,900, Lowell; \$10,000 on \$12,000, Granite.
Deposits in Banks bearing interest are—Bank of Commerce, \$65,000; Mutual Redemption, 152,000; Traders', 65,000; National, 50,000; Granite, 45,000; Columbian, 37,000.
Malden Savings Bank.—No Public Funds or Bank Stock. Deposit in Bank, bearing interest, is—Malden, \$1,063.44.
Loan to County or Town is—Town of Malden, \$1,000.

Marlborough Savings Bank.—No Public Funds or Bank Stock.
Institution for Savings in the Town of Newton.—The Bank Stock is owned as follows:—(Rendered at par value.) 6 shares Bank of Brighton, \$600; 11 shares Newton, 1,100; 20 shares Revere, 2,000.
Waltham Savings Bank.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) Waltham, \$3,992; Newton, 500; Revere, 5,000.

	CLINTON.	FITCHBURG.	LANCASTER.	MILFORD.	MILBURY.
	Clinton Savings Bank.	Fitchburg Savings Bank.	Lancaster Savings Bank.	Milford Savings Bank.	Milbury Savings Bank.
Number of Depositors,	441	3,349	1,242	708	253
Amount of Deposits,	\$72,562 24	\$681,332 72	\$255,444 84	\$89,561 44	\$36,780 80
Public Funds,	-	-	-	-	-
Loans on public funds,	-	-	-	-	-
Bank Stock,	-	130,800 00	47,500 00	8,824 00	12,825 00
Loans on bank stock,	5,500 00	6,040 00	11,010 00	14,105 00	-
Deposits, in banks, bearing interest,	10,116 77	-	-	-	-
Loans on railroad stock,	-	-	-	-	-
Invested in real estate,	-	-	-	-	-
Loans in mortgage of real estate,	26,400 00	343,926 73	139,850 00	24,516 00	19,675 00
Loans to county, or town,	5,000 00	65,950 00	6,000 00	11,000 00	900 00
Loans on personal security,	27,850 00	171,425 24	35,516 67	28,777 00	3,550 00
Cash on hand,	10,601 85	1,335 32	14,620 13	3,965 26	620 64

Rate and amount of ordinary Dividend for last year,	5 per cent., 3,042 75	5 per cent., 28,770 02	5 per cent., 10,714 90	5 per cent., —	5 per cent., 1,207 90
Average annual per cent. of Dividends since last extra Dividend was declared,	4 yrs., 5 per ct.	4 yrs., 5 per ct.	5 yrs., 6½ per ct.	3 yrs., 5 per ct.	1 yr., 5 per ct.
Annual Expenses of the institution, . . .	257 63	925 00	342 50	240 00	125 00

Clinton Savings Bank.—No Public Funds or Bank Stock.
Loans on Bank Stock are—50 shares Lancaster, \$4,500; 12 shares Souhegan, New Hampshire, 1,000.
Deposit in Bank bearing interest is—City, Worcester, \$10,116.77.

Fitchburg Savings Bank.—The Bank Stock is owned as follows :—(Rendered at cost to Bank.) Fitchburg, \$10,000; Rollstone, 10,000; Quinsigamond, 3,000; City, Worcester, 10,000; Atlas, 5,000; Bank of North America, 3,000; North, 9,000; Webster, 9,200; National, 10,000; Revere, 10,000; Safety Fund, 16,600; Howard, 10,000; Merchants', 25,000.
Loans on Bank Stock are—62 shares Fitchburg, \$5,590; 5 shares Townsend, 450.

Lancaster Savings Bank.—The Bank Stock is owned as follows :—(Rendered at par value.)

50 shares Lancaster, \$5,000; 75 shares City, Lynn, 5,700; 50 shares Cambridge Market, 5,000; 50 shares Bank of Commerce, 5,000; 50 shares Bank of the Republic, 5,000; 50 shares Eliot, 5,000; 50 shares Granite, 5,000; 50 shares Howard, 5,000; 50 shares Webster, 5,000.
Loan on Bank Stock is—Lancaster, \$11,010.

Milford Savings Bank.—The Bank Stock is owned as follows :—(Rendered at cost to Bank.) 30 shares Milford, 27 shares Hopkinton, and 28 shares Hide and Leather, \$8,824.
Loan on Bank Stock is—177 shares Milford, \$14,105.

Millbury Savings Bank.—The Bank Stock is owned as follows :—(Rendered at cost to Bank.) Millbury, \$3,076 50; Central, 3,210; Quinsigamond, 2,529; Atlas, 2,140; Oxford, 634 50; Citizens', 620; Worcester, 615.

	N. BROOKFIELD.	SOUTHBRIDGE.	WINCHENDON.	WORCESTER.	
	North Brookfield Savings Bank.	Southbridge Savings Bank.	Winchendon Savings Bank.	Worcester County Institution for Savings.	Worcester Mechanics' Savings Bank.
Number of Depositors,	279	940	307	12,314	2,638
Amount of Deposits,	\$22,340 06	\$163,713 17	\$32,306 37	\$2,674,674 23	\$676,757 38
Public Funds,	—	15,000 00	—	103,000 00	5,000 00
Loans on public funds,	—	—	—	—	—
Bank Stock,	5,400 00	15,000 00	6,500 00	529,120 00	102,600 00
Loans on bank stock,	—	17,710 00	—	17,300 00	48,250 00
Deposits, in banks, bearing interest,	—	11,400 00	—	—	47,000 00
Loans on railroad stock,	—	—	—	5,000 00	—
Invested in real estate,	—	—	—	—	—
Loans in mortgage of real estate,	7,100 00	36,750 00	9,788 74	1,476,378 87	305,282 00
Loans to county, or town,	1,945 00	9,700 00	1,600 00	269,605 25	2,000 00
Loans on personal security,	6,562 83	53,520 00	6,235 00	247,655 75	159,758 60
Cash on hand,	1,195 37	8,047 12	6,210 48	70,317 78	24,215 65

Rate and amount of ordinary Dividend for last year,	5 per cent, 441 53	5 per cent, 6,494 11	5 per cent, 1,146 27	5 per cent, 114,675 49	5 per cent., 25,571 74
Average annual per cent. of Dividends since last extra Dividend was declared,	- - -	2 years, 5 per cent.	- - -	2 years, 5 per cent.	5 per cent.
Annual Expenses of the institution, . . .	100 00	413 30	60 00	4,579 12	1,400 00

North Brookfield Savings Bank.—The Bank Stock is owned as follows :—(Rendered at par value.) 4 shares Hampshire Manufacturers', \$400 ; 20 shares Safety Fund, 2,000 ; 10 shares Eliot, 1,000 ; 20 shares Bank of the Republic, 2,000.

Southbridge Savings Bank.—Public Funds—Massachusetts State Scrip, \$15,000. The Bank Stock is owned as follows :—(Rendered at par value.) 7 shares New England, \$700 ; 10 shares Merchants', Boston, 1,000 ; 18 shares Washington, 1,800 ; 115 shares Southbridge, 11,500.

Loans on Bank Stock are—180 shares Southbridge, \$15,550 ; 20 shares Southbridge, and 4 shares Leicester, 2,160.

Deposit in Bank bearing interest is—Southbridge, \$11,400.

Winchendon Savings Bank.—The Bank Stock is owned as follows :—(Rendered at par value.) 5 shares Rollstone, \$500 ; 20 shares Merchants', Boston, 2,000 ; 16 shares Safety Fund, 1,600 ; 24 shares Mechanics', Boston, 2,400.

Worcester County Institution for Savings.—Public Funds—United States Treasury Notes, \$103,000.

The Bank Stock is owned as follows :—(Rendered at cost to Bank.) Atlas, \$25,000 ; Atlantic, 5,400 ; Bank of the Republic, 12,000 ; Bank of North America, 3,800 ; Bank of Commerce, 20,000 ; Boston, 1,000 ; Blackstone, Boston, 800 ; City, Boston, 20,800 ; Columbian, 5,000 ; Eagle, 6,000 ; Eliot, 4,000 ; Exchange, Boston, 2,000 ; Freeman's, 2,900 ; Grocers', 4,500 ; Globe, 1,500 ; Granite, 19,900 ; Hide and Leather, 17,000 ; Howard, 10,000 ; Hamilton, 10,000 ; Merchants', Boston, 20,000 ; Market, 1,120 ; Massachusetts,

10,000 ; New England, 17,200 ; National, 10,000 ; North, 4,000 ; Revere, 25,000 ; Safety Fund, 25,000 ; Shawmut, 10,000 ; State, 2,400 ; Tremont, 2,200 ; Traders', 12,500 ; Union, Boston, 1,800 ; Washington, 19,000 ; Webster, 30,000 ; Blackstone, Uxbridge, 1,000 ; Fitchburg, 5,100 ; Lancaster, 2,000 ; Leicester, 4,000 ; Millbury, 5,100 ; Oxford, 4,800 ; Southbridge, 3,000 ; City, Worcester, 22,000 ; Citizens', 24,800 ; Central, 34,300 ; Mechanics', Worcester, 7,000 ; Quinsigamond, 16,000 ; Worcester, 85,200.

Loans on Bank Stock are—\$400 on 500 Lancaster ; 4,140 on 4,600 Grafton ; 300 on 1,000 Worcester ; 1,200 on 1,500 City, Worcester ; 300 on 800 Suffolk ; 1,100 on 2,000 Mechanics', Worcester ; 1,000 on 700 Leicester, 300 Mechanics', and 200 Central ; 800 on 1,000 Lancaster ; 1,100 on 1,400 Quinsigamond ; 3,460 on 4,400 Worcester ; 3,500 on 4,000 Milford.

Loan on Railroad Stock is—60 shares Boston and Worcester, \$5,000.

Worcester Mechanics' Savings Bank.—Public Funds—United States Treasury Notes, \$5,000.

The Bank Stock is owned as follows :—(Rendered at cost to Bank.) Bank of Commerce, \$12,000 ; National, 8,500 ; North, 6,500 ; Granite, 6,000 ; Traders', 5,000 ; Revere, 10,000 ; City, Worcester, 10,000 ; Mechanics', Worcester, 27,400 ; Central, 1,700 ; Quinsigamond, 1,000 ; Worcester, 4,500 ; Grafton, 6,500 ; Southbridge, 3,500.

Loans on Bank Stock are—230 shares Mechanics', \$20,850 ; 55 shares City, 5,000 ; 28 shares Central, 2,500 ; 10 shares Blackstone, 900 ; 200 shares Mechanics', and 10 shares City, 19,000.

Deposit in Bank bearing interest is—Mechanics', \$47,000.

	NORTHAMPTON.	WARE.	CHICOPEE.	HOLYOKE.	SPRINGFIELD.
	Northampton Institution for Savings.	Ware Savings Bank.	Chicopee Savings Bank.	Holyoke Savings Bank.	Hampden Savings Bank.
Number of Depositors,	993	1,533	349	247	1,056
Amount of Deposits,	\$156,272 53	\$330,695 14	\$61,941 66	\$30,217 61	\$202,963 42
Public Funds,	-	-	1,000 00	-	-
Loans on public funds,	-	-	-	-	-
Bank stock,	29,000 00	92,400 00	3,090 00	3,415 00	83,540 50
Loans on bank stock,	7,560 00	15,820 00	200 00	-	6,850 00
Deposits, in banks, bearing interest,	-	5,000 00	-	-	5,000 00
Loans on railroad stock,	-	-	-	-	-
Invested in real estate,	-	-	-	-	-
Loans in mortgage of real estate,	62,343 80	85,061 72	32,880 00	16,885 00	57,315 00
Loans to county, or town,	700 00	19,250 00	-	1,400 00	1,200 00
Loans on personal security,	52,460 60	89,681 38	27,950 17	6,520 00	53,000 00
Cash and,	5,951 93	24,328 16	329 27*	3,477 81	1,659 91

Rate and amount of ordinary Dividend for last year,	5 per cent., 6,300 99	5½ per cent., 13,684 67	5 per cent., 2,000 00	5 per cent., 1,127 75	5 per cent., 7,917 66
Average annual per cent. of Dividends since last extra Dividend was declared,	2½ yrs., 5 per ct.	5 yrs., 7 per ct.	—, 5 per ct.	Quest. not ans.	3 yrs., 5 per ct.
Annual Expenses of the institution,	690 37	1,050 00	225 00	175 00	550 00

Northampton Institution for Savings.—The Bank Stock is owned as follows:—(Rendered at par value.) 10 shares Holyoke, \$1,000; 5 shares Northampton, 500; 40 shares City, Worcester, 4,000; 20 shares Webster, 2,000; 25 shares State, 1,500; 20 shares Washington, 2,000; 20 shares Granite, 2,000; 30 shares Safety Fund, 3,000; 20 shares Bank of North America, 2,000; 20 shares National, 2,000; 20 shares Shawmut, 2,000; 20 shares Bank of Commerce, 2,000; 20 shares Merchants', 2,000; 20 shares Traders', 2,000; 10 shares Exchange, Boston, 1,000.
Loans on Bank Stock are—14 shares Holyoke, \$500; 5 shares Bank of Commerce, 450; 10 shares City, Worcester, 300; 5 shares Webster, 5 shares Hampshire Manufacturers', and 3 shares National, 1,170; 11 shares Holyoke, 890; 6 shares Union, 500; 8 shares Conway, 300; 6 shares Holyoke, 550; 17 shares Northampton, 1,500; 4 shares Holyoke, and 2 shares Conway, 500; 10 shares Holyoke, 900.

Ware Savings Bank.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) Hampshire Manufacturers', \$10,000; Webster, 10,000; Revere, 10,000; Merchants', 10,000; National 10,000; Bank of the Republic, 10,000; Granite, 5,000; Bank of North America, 5,000; Safety Fund, 5,000; North, 2,400; Washington, 3,000; Eliot, 3,000; Bank of Commerce, 3,000; City, Worcester, 5,000; Monson, 1,000.
Loans on Bank Stock are—129 Shares Hampshire Manufacturers', \$10,700; 26 shares Mechanics', Worcester, 2,170; 14 shares Hampshire Manufacturers', and 15 shares South-bridge, 1,400; 5 shares Blackstone, and 5 shares Greenfield, 900; 11 shares Monson, 650.
Deposit in Bank bearing interest is—Safety Fund, \$5,000.

Chicopee Savings Bank.—Public Funds—One 6 per cent. United States Treasury Note, \$1,000.
The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 32 shares Cabot, \$3,090.
Loan on Bank Stock is—5 shares Cabot, \$200.

Holyoke Savings Bank.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 17 shares Hadley Falls, \$1,771; 12 shares Agawam, 1,232; 4 shares Westfield, 412.
Loan to County or Town is—Town of Holyoke, \$1,400.

Hampden Savings Bank.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 10 shares Monson, \$1,000; 16 shares Hadley Falls, 1,640; 20 shares Cabot, 2,130; 50 shares Hide and Leather, 5,000; 83 shares Safety Fund, 8,300; 40 shares Webster, 4,292; 150 shares Merchants', Boston, 16,002.50; 88 shares Bank of Commerce, 9,312; 60 shares Bank of the Republic, 6,000; 100 shares Revere, 10,000; 5 shares Tremont, 500; 187 shares Agawam, 19,364.
Loans on Bank Stock are—5 shares Hadley Falls, and 17 shares Agawam, \$2,000; 5 shares Lee, 400; 12 shares Agawam, 1,000; 10 shares Pynchon, 500; 10 shares Hadley Falls, 900; 6 shares Agawam, 500; 15 shares Pynchon, and 5 shares Springfield, 1,050; 8 shares Agawam, 500.
Deposit in Bank bearing interest is—Revere, \$5,000.

* This amount is rendered as having been "overdrawn at Cabot Bank."

INSTITUTIONS FOR SAVINGS.

[Oct.

	SPRINGFIELD—Con.	WESTFIELD.	GREENFIELD.	ADAMS.	LEE.
	Springfield Institution for Savings.	Westfield Savings Bank.	Franklin Savings Institution.	North Adams Savings Bank.	Lee Savings Bank.
Number of Depositors,	3,806	596	2,312	312	502
Amount of Deposits,	\$886,424 67	\$94,397 18	\$485,066 21	\$58,094 74	\$66,738 61
Public Funds,	73,000 00	- - -	33,362 50	- - -	- - -
Loans on public funds,	- - -	- - -	- - -	- - -	- - -
Bank Stock,	214,500 00	6,400 00	75,383 75	9,000 00	14,877 83
Loans on bank stock,	10,950 00	8,850 00	9,250 00	3,200 00	- - -
Deposits, in banks, bearing interest,	- - -	8,919 97	- - -	7,874 00	- - -
Loans on railroad stock,	- - -	- - -	- - -	- - -	- - -
Invested in real estate,	- - -	- - -	- - -	- - -	- - -
Loans in mortgage of real estate,	440,499 40	27,618 00	159,225 00	9,825 00	29,450 00
Loans to county, or town,	3,000 00	2,000 00	51,900 00	6,916 10	5,200 00
Loans on personal security,	119,116 50	40,955 00	144,330 90	22,400 00	19,555 39
Cash on hand,	33,754 10	130 00	11,614 06	125 47	1,273 55

Rate and amount of ordinary Dividend for
last year,
Average annual per cent. of Dividends since
last extra Dividend was declared,
Annual Expenses of the institution,

5 per cent., 36,812 26	6 per cent., — —	5 per cent., — —	5 per cent., 2,048 62	6 per cent., 3,066 51
1 year, 5 per ct.	2 years, 6 per ct.	—, 5 per ct.	2 years, 5 per ct.	—, 6 per ct.
2,238 95	58 00	1,018 39	178 41	201 00

Springfield Institution for Savings.—Public Funds—United States 5½ per cent. Treasury Notes, \$20,000; United States 6 per cent. Treasury Notes, 30,000; United States 5 per cent. Bonds, 5,000; State of Vermont 6 per cent. Bonds, 15,000; City of Boston 6 per cent. Bonds, 3,000.

The Bank Stock is owned as follows:—(Rendered at par value.) 67 shares Revere, \$6,700; 252 shares Atlas 25,200; 40 shares Atlantic, 4,000; 51 shares Blackstone, 5,100; 20 shares Boston, 1,000; 115 shares City, 11,500; 66 shares Columbian, 6,600; 100 shares Bank of Commerce, 10,000; 35 shares Eagle, 3,500; 50 shares Eliot, 5,000; 20 shares Exchange, 2,000; 25 shares Freeman's, 2,500; 130 shares Granite, 13,000; 30 shares Hamilton, 3,000; 100 shares Howard, 10,000; 69 shares Merchants', 6,900; 70 shares North, 7,000; 120 shares Bank of North America, 12,000; 50 shares Safety Fund, 5,000; 100 shares Shawmut, 10,000; 120 shares State, 7,200; 50 shares Traders', 5,000; 90 shares Tremont, 9,000; 15 shares Union, 1,500; 75 shares Webster, 7,500; 30 shares Washington, 3,000; 100 shares Springfield, 10,000; 25 shares Chicopee, 2,500; 22 shares Pynchon, 2,200; 50 shares Agawam, 5,000; 80 shares Cabot, 8,000; 19 shares Hadley Falls, 1,900; 17 shares Conway, 1,700.

Loans on Bank Stock are—28 shares Greenfield, \$1,500; 5 shares Agawam, 450; 26 shares Cabot, 2,000; 34 shares Springfield, and 44 shares Pynchon, 7,000.

Westfield Savings Bank.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) Westfield, \$3,700; Hampden, 200; Conway, 2,500.
Loans on Bank Stock are—95 shares Westfield, \$8,400; 5 shares Miller's River, 450.
Deposit in Bank bearing interest is—Westfield, \$8,919.97.

Franklin Savings Institution.—Public Funds—United States 5 per cent. Scrip, \$5,000; United States 6 per cent. Scrip, 5,362.50; United States 6 per cent. Treasury Notes, 23,000.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 204 shares Bank of Commerce, \$20,810; 5 shares Faneuil Hall, 538.75; 30 shares Hide and Leather, 3,150; 67 shares Merchants', 7,350; 65 shares Bank of North America, 6,782.50; 83 shares Revere, 8,300; 166 shares Safety Fund, 16,600; 15 shares Traders', 1,578.75; 102 shares Webster, 10,278.75.
Loans on Bank Stock are—30 shares Franklin County, and 30 shares Greenfield, \$5,350; 45 shares Greenfield, 2,900; 12 shares Shelburne Falls, 1,000.

North Adams Savings Bank.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) Adams, \$4,000; Pittsfield, 3,000; Lee, 2,000.
Loans on Bank Stock are—Adams, \$2,000; Pittsfield, 1,200.
Deposit in Bank bearing interest is—Adams \$7,874.

Lee Savings Bank.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) Adams, \$4,533.33; Lee, 7,344.50.
Loans to County or Town are—County of Berkshire, \$1,000; Town of Lee, 3,200; Town of Lenox, 1,000.

	PITTSFIELD.	CANTON.	COHASSET.	DEDHAM.	DORCHESTER.
	Berkshire County Savings Bank.	Canton Institution for Savings.	Cohasset Savings Bank.	Dedham Institution for Savings.	Dorchester Savings Bank.
Number of Depositors,	1,080	602	451	2,686	672
Amount of Deposits,	\$232,252 67	\$100,081 17	\$102,958 85	\$565,670 67	\$106,081 88
Public Funds,	20,000 00	-	-	-	-
Loans on public funds,	-	-	-	-	-
Bank Stock,	81,800 00	5,050 00	31,080 00	33,672 00	22,824 00
Loans on bank stock,	9,300 00	3,300 00	-	32,845 00	2,800 00
Deposits, in banks, bearing interest,	-	-	-	11,407 57	-
Loans on railroad stock,	-	-	-	-	-
Invested in real estate,	-	-	-	-	-
Loans in mortgage of real estate,	32,776 00	58,905 00	58,725 00	407,936 67	64,500 00
Loans to county, or town,	10,000 00	2,900 00	8,000 00	23,700 00	5,000 00
Loans on personal security,	72,686 00	28,393 25	-	90,101 78	10,200 00
Cash on hand,	3,248 67	1,532 92	7,752 61	-	3,623 14

Rate and amount of ordinary Dividend for last year,	5 per cent., 8,627 39	5 per cent., 4,317 15	5 per cent., 4,651 86	5 per cent., 26,594 15	5 per cent., 4,045 49
Average annual per cent. of Dividend since last extra Dividend was declared,	4 yrs., 5 per ct.	Extra in 1860.	3 yrs., 5 per ct.	Question not ans'd.	2 yrs., 5 per ct.
Annual Expenses of the institution,	524 60	273 60	333 48	1,318 86	520 90

Berkshire County Savings Bank.—Public Funds—United States 5 per cent. Scrip, \$20,000.
The Bank Stock is owned as follows :—(Rendered at cost to Bank.) Howard, \$1,200; Hide and Leather, 1,500; Shawmut, 1,500; Blackstone, 2,000; Hadley Falls, 2,000; North, 3,000; Pittsfield, 4,000; Cabot, 6,000; National, 7,000; Webster, 8,000; Bank of Commerce, 8,000; Merchants', 9,000; Lee, 9,600; Revere, 3,000; Atlantic, 3,000; Eagle, 8000.
Loan on Bank Stock is—104 shares Pittsfield, \$9,300.

Canton Institution for Savings.—The Bank Stock is owned as follows :—(Rendered at par value.) 32 shares Neponset, \$3,200; 15 shares North, 1,500; 5 shares Market, 350.
Loan on Bank Stock is—Neponset, \$3,300.

Cohasset Savings Bank.—The Bank Stock is owned as follows :—(Rendered at cost to Bank.) Atlas, \$2,000; Blackstone, 1,000; City, 1,700; Columbian 2,000; Eagle, 1,800; Market, 700; Maverick, 1,300; Merchants', 3,000; National, 1,500; North, 1,000; Bank of the Republic, 1,500; Revere, 3,000; Safety Fund, 1,000; Shawmut, 2,400; State, 480; Traders', 1,500; Tremont, 1,700; Union, 1,500; Washington, 1,000; Webster, 1,000.

Dedham Institution for Savings.—The Bank Stock is owned as follows :—(Rendered at

cost to Bank.) 126 shares Dedham, \$12,987.50; 27 shares Howard, 2,794.50; 25 shares Blackstone, 2,612.50; 18 shares Merchants', 1,820; 23 shares State; 1,451.50; 6 shares Union, 620; 10 shares Globe, 1,065; 15 shares Traders', 1,542.50; 120 shares Peoples', 5,930; 27 shares Bank of Commerce, 2,848.50.
Loans on Bank Stock are—38 shares Suffolk, \$3,000; 18 shares Traders', and 5 shares Atlas, 2,000; 63 shares Dedham, 5,500; 145 shares Cohituate, 12,500; * 3 shares Eagle, 270; 50 shares Rockland, 4,000; 10 shares Cambridge, 900; 5 shares Newton, 225; 35 shares Exchange, 3,150; 15 shares Boylston, 1,300.
Deposit in Bank bearing interest is—Dedham, \$11,407.57.

Dorchester Savings Bank.—The Bank Stock is owned as follows :—(Rendered at cost to Bank.) 25 shares Bank of Commerce, \$2,558.75; 25 shares Bank of the Republic, 2,524; 17 shares Eagle, 1,772; 16 shares Safety Fund, 1,600; 15 shares City, Boston, 1,562.25; 15 shares Revere, 1,571.25; 10 shares Suffolk, 1,300; 10 shares Hamilton, 1,180; 10 shares Atlas, 1,010; 10 shares State, 625; 9 shares Tremont, 1,059.75; 5 shares Massachusetts, 1,350; 5 shares Granite, 495; 30 shares Mattapan, 3,095; 11 shares Blue Hill, 1,121.
Loans on Bank Stock are—24 shares Mattapan, \$2,000; 10 shares Atlas, 800.
Loan to County or Town is—Town of Dorchester, \$5,000.

* "As further collateral, 50 shares of Bates' Manufacturing Company Stock, and two Personal Notes for \$4,166.67 each."

	QUINCY.	RANDOLPH.	ROXBURY.	WEYMOUTH.	FAIRHAVEN.
	Quincy Savings Bank.	Randolph Savings Bank.	Institution for Savings in Roxbury and its Vicinity.	Weymouth and Braintree Institution for Savings.	Fairhaven Institution for Savings.
Number of Depositors,	1,229	297	2,675	1,331	1,031
Amount of Deposits,	\$266,706 47	\$33,745 57	\$567,274 17	\$245,346 48	\$321,073 95
Public Funds,	-	-	-	-	-
Loans on public funds,	-	-	-	-	-
Bank Stock,	40,080 66	10,675 25	131,274 07	29,400 00	114,000 00
Loans on bank stock,	450 00	-	15,375 00	-	15,673 32
Deposits, in banks, bearing interest,	-	-	93,050 00	-	15,900 00
Loans on railroad stock,	-	-	900 00	-	-
Invested in real estate,	-	-	9,989 75	-	-
Loans in mortgage of real estate,	198,170 00	7,900 00	97,375 00	174,642 50	15,443 25
Loans to county, or town,	8,000 00	9,750 00	145,500 00	-	23,000 00
Loans on personal security,	13,107 05	2,200 00	64,500 00	39,699 00	142,114 85
Cash on hand,	3,191 38	4,162 47	9,310 35	3,549 07	7,940 18

Rate and amount of ordinary Dividend for last year,	5 per cent., 11,951 18
Average annual per cent. of Dividends since last extra Dividend was declared,	Extra in 1860.
Annual Expenses of the institution,	600 00

Quincy Savings Bank.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 25 shares National, \$2,538.08; 10 shares Grocers', 1,010; 25 shares North, 2,550; 10 shares Eliot, 1,000; 33 shares Merchants', Boston, 3,457.50; 35 shares Traders', 3,555; 50 shares Bank of North America, 5,025; 20 shares Exchange, Boston, 1,975.33; 20 shares Webster, 2,000; 8 shares Washington, 844; 39 shares State, 2,554.50; 10 shares Hide and Leather, 1,000; 25 shares Atlas, 2,606.25; 50 shares Mt. Wollaston, 5,100; 45 shares Quincy Stone, 4,865.

Loan on Bank Stock is—5 shares Exchange, Boston, \$450.

Randolph Savings Bank.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 15 shares Grocers', \$1,513.75; 15 shares Bank of North America, 1,538.75; 17 shares Blackstone, Boston, 1,762; 15 shares Eagle, 1,617; 10 shares New England, 1,100; 10 shares Eliot, 1,075; 10 shares Traders', 996.25; 10 shares Howard, 1,072.50.

Institution for Savings in Roxbury and Vicinity.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 20 shares Traders', \$1,970; 30 shares Granite, 3,000; 25 shares Market, 1,750; 34 shares State, 2,010.10; 170 shares Washington, 16,991; 220 shares North, 21,980.47; 40 shares Atlas, 4,000; 20 shares Bank of Commerce, 2,000; 50 shares Atlantic, 5,000; 150 shares Hide and Leather, 15,000; 400 shares Safety Fund, 40,272.50; 100 shares Revere, 10,000; 146 shares Peoples', 7,300.

Loans on Bank Stock are—22 shares Rockland, \$2,000; 23 shares Tradesman's, 2,000;

5 per cent., —	4 per cent., 18,651 55	5 per cent., 10,921 57	6 per cent., 17,421 51
No extra.	5 yrs., 6½ per ct.	1½ yrs., 5 per ct.	No extra.
100 00	2,050 00	350 00	700 00

15 shares Exchange, 1,350; 28 shares Mechanics', 2,700; 93 shares Peoples', 3,900; 43 shares Washington, 2,800; 8 shares Shoe and Leather Dealers', 625.

Deposits in Banks bearing interest are—Atlas, \$40,000; Safety Fund, 40,000; Washington, 13,050.

Loan on Railroad Stock is—11 shares Boston and Providence, \$900.

Loan to County or Town is—City of Roxbury, \$145,500.

Weymouth and Braintree Institution for Savings.—The Bank Stock is owned as follows:—(Rendered at par value.) 76 shares Union, of Weymouth and Braintree, \$7,600; 12 shares North, 1,200; 12 shares Merchants', Boston, 1,200; 50 shares Hide and Leather, 5,000; 27 shares Webster, 2,700; 40 shares Washington, 4,000; 20 shares National, 2,000; 15 shares Exchange, Boston, 1,500; 20 shares Bank of the Republic, 2,000; 22 shares Maverick, 2,200.

Fairhaven Institution for Savings.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) Bedford Commercial, \$12,000; Merchants', New Bedford, 2,300; Mechanics', New Bedford, 2,300; Marine, 4,300; Fairhaven, 21,500; Merchants', Boston, 9,200; Webster, 5,000; Tremont, 3,800; Eliot, 2,000; Bank of Commerce, 20,100; National, 20,000; North, 4,000; Bank of the Republic, 5,000; Cambridge Market, 2,500.

Loans on Bank Stock is—Fairhaven, \$15,673.32.

Deposit in Bank bearing interest is—Fairhaven, \$15,000.

	FALL RIVER.	NEW BEDFORD.	PAWTUCKET.	TAUNTON.	ABINGTON.
	Fall River Savings Bank.	New Bedford Institution for Savings.	Franklin Savings Bank.	Bristol County Savings Bank.	Abington Savings Bank.
Number of Depositors,	5,638	8,362	203	3,088	815
Amount of Deposits,	\$1,740,634 20	\$2,241,324 20	\$36,300 23	\$579,584 66	\$147,830 26
Public Funds,	-	185,550 00	-	-	-
Loans on public funds,	-	-	-	-	-
Bank Stock,	515,762 50	901,460 00	4,350 00	47,638 71	24,042 50
Loans on bank stock,	-	6,465 00	-	1,187 18	3,920 00
Deposits, in banks, bearing interest,	-	32,000 00	-	10,000 00	-
Loans on railroad stock,	-	13,310 00	-	400 00	-
Invested in real estate,	-	15,283 00	-	8,979 47	-
Loans in mortgage of real estate,	380,086 60	2,329 81	16,810 00	391,793 59	97,866 00
Loans to county, or town,	15,000 00	76,300 00	7,000 00	16,400 00	4,700 00
Loans on personal security,	802,128 59	951,987 20	8,140 23	102,008 74	18,715 00
Cash on hand,	27,656 51	56,639 19	2,166 03	4,192 69	1,159 26

Rate and amount of ordinary Dividend for last year,	6 per cent., 92,172 19	6 per cent., —	6 per cent., 1,325 18	6 per cent., 30,179 94	5 per cent., 5,716 26
Average annual per cent. of Dividends since last extra Dividend was declared,	5 yrs., 6 ³ / ₁₀ per ct.	1 1/2 yrs., 6 per ct.	Question not ans'd.		
Annual Expenses of the institution,	3,018 22	2,873 93	110 00	No extra. 2,226 05	2 years, 5 per ct. 325 00

Fall River Savings Bank.—The Bank Stock is owned as follows:—(Rendered at par value.)* 603 shares Fall River, \$52,762.50; 422 shares Massachusetts, 42,200; 756 shares Metacommet, 75,600; 100 shares Wausutta, 10,000; 300 shares Marine, 30,000; 250 shares Bedford Commercial, 25,000; 132 shares Merchants', New Bedford, 13,200; 335 shares Bank of Commerce, 33,500; 300 shares Bank of North America, 30,000; 210 shares Merchants', Boston, 21,000; 200 shares Faneuil Hall, 20,000; 200 shares Washington, 20,000; 275 shares Webster, 27,500; 110 shares Eliot, 11,000; 180 shares Hide and Leather, 18,000; 200 shares Howard, 20,000; 130 shares Granite, 13,000; 330 shares Safety Fund, 33,000; 200 shares Revere, 20,000.

New Bedford Institution for Savings.—Public Funds—City of New Bedford 6 per cent. Scrip, \$83,000; Do. do. 5 1/2 per cent. Scrip, 36,000; Do. do. 5 per cent. Scrip, 66,550.
The Bank Stock is owned as follows:—(Rendered at cost to Bank.) Merchants', New Bedford, \$100,000; Marine, 100,000; Mechanics', New Bedford, 100,000; Bedford Commercial, 81,600; Eagle, 12,800; Hide and Leather, 5,000; National, 10,000; Howard, 5,000; Massachusetts, 18,250; Exchange, Boston, 2,000; Bank of Commerce, 40,000; Granite, 24,000; Bank of North America, 21,000; Broadway, 8,000; Maverick, 10,000; Bank of the Republic, 25,000; Safety Fund, 20,000; Merchants', Boston, 20,000; Eliot, 5,000; Traders', 13,000; Atlas, 24,000; North, 19,000; Union, Boston, 2,400; City, Boston, 2,700; Tremont, 24,600; Hamilton, 5,500; State, 7,380; Washington, 13,000; Columbian, 23,200; Shawmut, 6,800; Revere, 25,000; Webster, 12,000; 124 shares Grocers' (present value), 2,480; Cambridge Market, 10,000; Mattapan, 7,000; Monument, 10,000; Tradesman's, 10,000; South Reading, 7,000; Fall River, 17,500; Metacommet, 25,000; Malden, 15,000; Fairhaven, 4,500; Railroad, 6,750.
Loans on Bank Stock are—6 shares Fairhaven, \$400; 36 shares Bedford Commercial, 2,400; 12 shares Marine, 900; 19 shares Merchants', 1,080; 10 shares Merchants', and 15 shares Mechanics', 1,685.

* Except Fall River Bank.

† The original loan appears to have been \$15,000; but, by reason of a depreciation in the value of the security, the loan is rendered at the present valuation of the Stock deposited, viz.—\$12,750.

Deposits in Banks bearing interest are—Merchants', New Bedford, \$8,000; Marine, 8,000; Mechanics', 8,000; Bedford Commercial, 8,000.
Loans on Railroad Stock are—New Bedford and Taunton, \$500; Pittsfield and North Adams, 12,750.†

Franklin Savings Bank.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) Slater, North Providence, Rhode Island, \$3,650 (temporary investment); Bank of the Republic, 700.

Bristol County Savings Bank.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 100 shares Safety Fund, \$10,075; 40 shares National, 4,000; 50 shares Fairhaven, 4,927.71; 258 shares Machinists', 26,774; 18 shares Bristol County, 1,862.
Loans on Bank Stock are—4 shares Machinists', \$350; 5 shares Bristol County, 420; 3 shares Bristol County, 117.18; 3 shares Central, 300.
Deposits in Banks bearing interest are—Machinists', \$5,000; Bristol County, 5,000.
Loans on Railroad Stock is—5 shares Western, \$400.
Loan to County or Town is—County of Bristol, \$16,400.

Abington Savings Bank.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 30 shares National, \$3,045; 20 shares Eliot, 2,000; 10 shares Howard, 1,000; 23 shares Webster, 2,380.50; 25 shares Hide and Leather, 2,515; 40 shares Safety Fund, 4,000; 30 shares Bank of the Republic, 3,000; 39 shares Abington, 4,102; 10 shares Berkshire, 1,000.
Loans on Bank Stock are—5 shares Lynn Mechanics', \$450; 6 shares Abington, 500; 33 shares Mechanics', Boston, 2,970.

	HINGHAM.	N. BRIDGEWATER.	PLYMOUTH.	SCITUATE.	SOUTH SCITUATE.
	Hingham Institution for Savings.	North Bridgewater Savings Bank.	Plymouth Savings Bank.	Scituate Savings Bank.	South Scituate Savings Bank.
Number of Depositors,	2,385	705	4,561	197	785
Amount of Deposits,	\$604,211 47	\$99,012 15	\$867,565 58	\$35,716 98	\$204,910 25
Public Funds,	-	-	6,960 00	-	-
Loans on public funds,	-	-	-	-	-
Bank Stock,	121,220 00	26,269 25	315,372 92	11,900 00	38,360 00
Loans on bank stock,	32,350 00	-	16,750 00	-	856 12
Deposits, in banks, bearing interest,	-	-	33,503 35	-	-
Loans on railroad stock,	13,350 00	-	8,800 00	-	150 00
Invested in real estate,	2,547 50	-	5,370 92	-	-
Loans in mortgage of real estate,	419,866 00	45,594 63	342,805 00	20,790 00	145,069 04
Loans to county, or town,	13,000 00	-	45,937 50	1,470 26	4,500 00
Loans on personal security,	2,166 00	22,649 91	103,680 81	972 94	11,495 30
Cash on hand,	5,055 86	5,803 76	273 60	2,282 33	2,547 15

Rate and amount of ordinary Dividend for last year,	5 per cent., 27,585 65	5 per cent., 3,774 66	5 per cent., 40,241 91	5 per cent. — — —	5 per cent. 9,680 73
Average annual per cent. of Dividends since last extra Dividend was declared,	5 yrs, 7¼ per ct.	—5 per cent.	1½ yrs, 5 per ct.	3½ yrs, 5 per ct.	Extra in 1860.
Annual Expenses of the institution,	1,189 00	228 00	2,500 16	“Nothing.”	600 00

Hingham Institution for Savings.—The Bank Stock is owned as follows:—(Rendered at par value.) Hingham, \$10,500; Weymouth and Braintree, 2,100; Abington, 1,500; North Bridgewater, 1,500; Old Colony, 1,200; Merchants', 10,000; Granite, 5,000; Hamilton, 2,800; Market, 2,520; City, 3,200; Globe, 3,000; Tremont, 6,000; Shoe and Leather Dealers, 5,000; State, 2,400; Union, 5,000; Webster, 3,500; Suffolk, 1,500; Eagle, 10,000; New England, 2,000; Atlas, 5,000; Bank of Commerce, 11,000; Bank of North America, 6,000; Safety Fund, 5,000; Revere, 7,500; Bank of the Republic, 5,000; Tradesman's, 3,000.

Loans on Bank Stock are—82 shares Mechanics', \$7,250; 12 shares Exchange, 1,000; 30 shares Tremont, 2,500; 40 shares Tradesman's, 3,300; 30 shares Cambridge Market, 2,700; 31 shares Abington, and 15 shares Hide and Leather, 3,800; 20 shares Hingham, and 9 shares Old Colony, 2,000; 20 shares Merchants', 1,800; 90 shares Bank of the Republic, 8,000.

Loans on Railroad Stock are—132 shares Old Colony and Fall River, \$10,850; 30 shares Boston and Maine, 2,500.

North Bridgewater Savings Bank.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) Bank of the Republic, \$2,000; Bank of Brighton, 2,050; Cambridge Market, 1,116; Granite 2,510.25; Howard, 2,000; Malden, 2,480; National, 3,260; New England, 663; Revere, 3,500; Safety Fund, 3,430; Tradesman's, 2,000; Market, 1,260.

Plymouth Savings Bank.—Public Funds—Massachusetts 6 per cent. Bonds, \$5,000; £200 Massachusetts 5 per cent. Sterling Bonds, 960; City of Boston 5 per cent. Bonds, 1,000.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 195 shares State, \$12,675; 267 shares Merchants', 26,700; 160 shares Plymouth, 16,000; 205 shares Old Colony, 20,500; 123 shares Bristol County, 12,300; 60 shares Hingham, 4,200; 20 shares Wareham, 1,700; 128 shares Market, 10,240; 80 shares Traders', 8,000; 84 shares City, 8,820; 10 shares Suffolk, 1,250; 8 shares North, 800; 20 shares Massachusetts, 5,000; 150 shares Granite, 15,000; 146 shares Tremont, 15,830; 41 shares Atlantic, 4,331.25;

80 shares Eagle, 8,666.67; 89 shares Boston, 4,895; 71 shares New England, 7,810; 29 shares Boylston, 3,190; 106 shares Exchange, 12,190; 15 shares Abington, 1,500; 144 shares Bank of Commerce, 14,400; 90 shares Bank of North America, 9,000; 70 shares Railroad, 5,600; 10 shares Globe, 1,100; 14 shares Freeman's, 1,540; 70 shares Shawmut, 7,000; 85 shares Union, 9,180; 156 shares Atlas, 15,990; 10 shares Hamilton, 1,150; 80 shares National, 8,000; 96 shares Webster, 9,600; 24 shares Blackstone, 2,400; 20 shares North Bridgewater, 2,000; 42 shares Columbian, 4,315; 20 shares Howard, 2,000; 80 shares Revere, 8,000; 125 shares Bank of the Republic, 12,500.

Loans on Bank Stock are—Old Colony, \$2,870; Plymouth, 3,160; Plymouth and Old Colony, 6,400; Atlantic, 400; Merchants', 1,320; Boston, 900; Abington, 900; Exchange, 200; Blackstone, 600.

Deposits in Banks bearing interest are—Revere, \$23,250; Atlas, 9,707.82; Plymouth, 545.53.

Loan on Railroad Stock is—Old Colony and Fall River, \$8,800.

Scituate Savings Bank.—The Bank Stock is owned as follows:—(Rendered at par value.) 50 shares National, \$5,000; 10 shares Merchants', Boston, 1,000; 10 shares North, 1,000; 10 shares Howard, 1,000; 10 shares Shawmut, 1,000; 5 shares Blackstone, Boston, 500; 4 shares Washington, 400; 10 shares Monument, 1,000; 10 shares Plymouth, 1,000.

South Scituate Savings Bank.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) Globe, \$300; Hamilton, 1,000; Atlantic, 1,000; Columbian, 3,200; North, 3,900; Washington, 1,600; Union, 1,000; City, 2,800; Traders', 2,800; Eagle, 2,300; Granite, 1,000; Merchants', Boston, 2,000; New England, 1,000; Bank of Commerce, 4,000; Howard, 1,000; Webster, 2,000; Massachusetts, 500; Shawmut, 1,000; Eliot, 500; Revere, 3,000; Weymouth and Braintree, 1,000; Hingham, 1,960.

Loan on Bank Stock is—Weymouth and Braintree, and Grocers', \$856.12.

Loan on Railroad Stock is—2 shares Boston and Worcester, \$150.

	WAREHAM.	BARNSTABLE.	PROVINCETOWN.	NANTUCKET.
	Wareham Savings Bank.	Institution for Savings in the Town of Barnstable.	Seamen's Savings Bank.	Nantucket Institution for Savings.
Number of Depositors,	925	1,956	498	1,283
Amount of Deposits,	\$201,363 21	\$495,361 00	\$95,788 49	\$383,860 99
Public Funds,	-	-	-	-
Loans on public funds,	-	-	-	-
Bank Stock,	93,359 20	138,016 56	26,725 33	105,400 00
Loans on bank stock,	25,740 00	-	-	84 80
Deposits, in banks, bearing interest,	13,000 00	-	-	-
Loans on railroad stock,	-	-	-	-
Invested in real estate,	-	5,000 00	-	3,000 00
Loans in mortgage of real estate,	32,271 25	162,116 17	37,938 00	139,493 92
Loans to county, or town,	3,100 00	18,625 00	5,480 00	-
Loans on personal security,	41,781 11	181,188 52	27,974 25	111,062 74
Cash on hand,	3,767 17	4,470 58	1,378 89	14,299 74

Rate and amount of ordinary Dividend for last year,	5 per cent., 9,670 67	6 per cent. — —	6½ per cent., 3,131 23	6 per cent., 21,048 29
Average annual per cent. of Dividends since last extra Dividend was declared,	No extra.	5 years, 6⅙ per cent.	6 yrs, 7 1¼ per cent.	—, 6 per cent.
Annual Expenses of the institution,	580 14	900 00	268 12	850 74

Wareham Savings Bank.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 68 shares Wareham, \$6,730; 20 shares Revere, 2,000; 66 shares Shoe and Leather Dealers', 6,969.75; 116 shares Merchants', Boston, 12,230.95; 50 shares City, Boston, 5,035; 75 shares Shawmut, 7,097.50; 71 shares Eagle, 7,190.75; 40 shares Granite, 4,128.25; 90 shares Boylston, 9,803.50; 57 shares Grocers', 5,741.25; 7 shares Exchange, Boston, 729.75; 65 shares Bank of Commerce, 6,525; 30 shares Atlantic, 3,138.75; 50 shares Webster, 5,041.25; 52 shares Bank of North America, 5,497.50; 20 shares Safety Fund, 2,000; 20 shares Bank of the Republic, 2,000; 15 shares Merchants', New Bedford, 1,500.

Loans on Bank Stock are—163 shares South Reading, \$13,600; 81 shares Wareham, 6,690; 5 shares Andover, 450; 56 shares Grocers', 5,000.
Deposit in Bank bearing interest is—Wareham, \$13,000.

Institution for Savings in the Town of Barnstable.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) Barnstable, \$7,700; Old Colony, 5,000; Bay State, 1,490.81; Revere, 10,000; Safety Fund, 10,000; Granite, 5,000; Washington, 3,700; Blackstone, Boston, 11,200; North, 2,782.50; Bank of Commerce, 10,820; City, Boston, 1,804.50; Atlantic, 2,955; Bank of North America, 9,090; Merchants', Boston, 15,037.50;

Shawmut, 4,030; National, 5,000; Market, 1,400; Elliot, 5,000; Tremont, 5,965; Union, Boston, 3,000; Webster, 5,041.25; Bank of the Republic, 10,000; Bank of the Metropolis 2,000.

Seamen's Savings Bank.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 40 shares Freeman's, \$4,414.08; 25 shares National, 2,500; 11 shares Provincetown, 1,150.25; 10 shares Bank of North America, 1,000; 10 shares City, 1,055; 10 shares Howard, 980; 25 shares Tradesman's, 2,472.50; 6 shares Shawmut, 643.50; 35 shares Revere, 3,500; 80 shares Bank of the Republic, 8,000; 10 shares Granite, 1,010.

Nantucket Institution for Savings.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) Pacific, \$16,100; Bedford Commercial, 3,000; Marine, 1,200; Bank of North America, 9,100; Faneuil Hall, 5,000; Bank of Commerce, 4,000; State, 5,100; Shoe and Leather Dealers', 9,000; Traders', 4,500; Union, Boston, 700; Webster, 7,500; Boston, 1,500; Merchants', Boston, 10,000; Tremont, 3,600; Atlas, 5,000; Eagle, 1,000; Revere, 10,000; Washington, 2,500; City, Boston, 2,000; Exchange, Boston, 3,000; New England, 600; Shawmut, 1,000.
Loan on Bank Stock is—Pacific, \$84.80.

Five Cents.

	BOSTON.	LYNN.	NEWBURYPORT.	SOUTH DANVERS.	SALEM.
	Boston Five Cents Savings Bank.	Lynn Five Cents Savings Bank.	Newburyport Five Cents Savings Bank.	Warren Five Cents Savings Bank.	Salem Five Cents Savings Bank.
Number of Depositors,	24,294	1,800	941	2,582	
Amount of Deposits,	\$2,746,833 97	\$29,210 62	\$178,486 27	\$120,215 75	\$284,287 46
Public Funds,	263,200 00	-	-	-	82,045 26
Loans on public funds,	-	-	-	-	-
Bank Stock,	297,512 00	8,166 50	25,809 88	60,237 41	30,758 33
Loans on bank stock,	81,210 00	-	-	-	9,870 00
Deposits in banks, bearing interest,	177,623 09	3,478 01	-	13,548 63	10,461 32
Loans on railroad stock,	-	-	-	-	4,200 00
Invested in real estate,	85,620 53	-	-	-	-
Loans in mortgage of real estate,	1,514,050 00	16,685 00	70,191 76	28,400 00	96,850 00
Loans to county, or town,	147,800 00	-	-	14,000 00	3,100 00
Loans on personal security,	114,700 00	1,650 00	79,074 00	8,175 00	47,930 96 .

Cash on hand,	78,610 76	—	—	3,410 63	—	383 12
Rate and amount of ordinary Dividend for last year,	5 per cent., 105,902 41	5 per cent.	—	6 per cent.	5 per cent., 4,461 22	5 per cent., 10,921 20
Average annual per cent. of Dividends since last extra Dividend was declared,	1½ y'rs, 5 per ct.	—	5 per cent.	No extra.	1 y'r, 5 per ct.	Question not ans'd.
Annual Expenses of the institution,	10,726 22	100 00	100 00	550 00	192 89	1,400 00

Boston Five Cents Savings Bank.—Public Funds.—City of Cambridge Scrip, \$40,000; City of Chelsea Scrip, 68,400; City of Boston Scrip, 104,800; United States Stocks, 50,000. The Bank Stock is owned as follows :—(Rendered at cost to Bank.) 325 shares Blackstone, \$33,340.75; 215 shares Bank of Commerce, 21,526.25; 68 shares Granite, 6,800; 6 shares North, 600; 150 shares National, 15,287.50; 259 shares Tremont, 29,043; 100 shares Rockland, 10,000; 150 shares Washington, 15,000; 105 shares Maverick, 10,374; 89 shares Cambridge Market, 8,885; 125 shares Webster, 12,718; 150 shares Howard, 14,500; 250 shares Hide and Leather, 25,000; 100 shares Shawmut, 10,450; 102 shares Merchants', 10,494.50; 147 shares Suffolk, 18,482.25; 250 shares Safety Fund, 25,000; 200 shares Revere, 20,000; 100 shares Bank of the Republic, 10,000. Loans on Bank Stock are—327 Hopkinton, and 120 shares Hide and Leather, \$38,900; 106 shares Milford, 9,010; 10 shares Faneuil Hall, 900; 30 shares Dedham, 2,700; 70 shares Howard, and 74 shares Tradesman's, 12,700; 134 shares Bank of the Metropolis, 10,000; 20 shares New England, and 3 shares Exchange, 2,000; 15 shares Blackstone, and 20 shares Tradesman's, 3,150; 10 shares Bank of North America, 850; 45 shares Mechanics', 4,000. Deposits in Banks bearing interest are—Hide and Leather, \$93,431.26; Safety Fund, 34,191.83. Loan to Hide and Leather, \$50,000.

Lynn Five Cents Savings Bank.—The Bank Stock is owned as follows :—(Rendered at cost to Bank.) 26 shares City, Lynn, \$2,666.50; 10 shares Hide and Leather, 1,000; 10 shares Laighton, 1,000; 35 shares Revere, 3,500. ["NOTE.—35 Revere is in excess of the recent law. The stock was on hand at the time of the passing of the law, and the increase of deposits in the past warrants the hope and belief that soon 35 shares in any one bank will be legal. This was satisfactorily explained to the Bank Commissioners, who visited us November 7, 1860.""] Deposit in Bank bearing interest is—City, Lynn, \$3,478.01.

Newburyport Five Cents Savings Bank.—The Bank Stock is owned as follows :—(Rendered at cost to Bank.) 20 shares Merchants', Newburyport, \$758.25; 37 shares Meehan-

is', Newburyport, 4,011; 57 shares Ocean, 3,666; 8 shares Atlantic, 792; 15 shares Atlas, 1,575; 10 shares Bank of Commerce, 1,025; 15 shares Bank of the Republic, 1,528.13; 5 shares City, Boston, 521.25; 31 shares Eagle, 3,338.25; 10 shares Eliot, 1,012.50; 15 shares Hide and Leather, 1,596.25; 5 shares Howard, 491.25; 5 shares Merchants', Boston, 507.50; 20 shares Maverick, 1,910; 10 shares National, 1,025; 5 shares Shawmut, 531.25; 8 shares Suffolk, 1,000; 5 shares Webster, 521.25.

Warren Five Cents Savings Bank.—The Bank Stock is owned as follows :—(Rendered at cost to Bank.) 14 shares Warren, \$1,421.16; 15 shares Howard, 1,489; 80 shares Exchange, Boston, 9,688.75; 40 shares Webster, 4,125; 10 shares Atlantic, 1,055; 10 shares Suffolk, 1,282.50; 15 shares Shoe and Leather Dealers', 1,575; 63 shares Hide and Leather, 6,250; 14 shares Exchange, Salem, 931; 40 shares Grand, 3,795; 75 shares Asiatic, 2,475; 110 shares Atlas, 11,750; 30 shares Revere, 3,000; 55 shares Eliot, 5,500; 34 shares Blackstone, 3,400; 5 shares Washington, 500; 20 shares Tremont, 2,000. Deposit in Bank bearing interest is—Warren, \$13,548.63.

Salem Five Cents Savings Bank.—Public Funds.—United States Treasury Notes, \$82,045.26.

The Bank Stock is owned as follows :—(Rendered at cost to Bank.) Webster, \$2,082.50; Merchants', Boston, 1,092.50; North, 3,202; Bank of North America, 516.25; Safety Fund, 2,500; Asiatic, 561; Mercantile, Salem, 1,176; Salem, 7,412.50; Blackstone, Boston, 1,045; City, Boston, 530; Granite, 1,479.75; Revere, 2,000. Naumkeag, \$4,571.50; Exchange, Salem, 2,589.33.

Loans on Bank Stock are—20 shares National, 10 shares Eagle, 12 shares Merchants', Boston, and 4 shares Railroad, Lowell, \$3,970; 10 shares Howard, 900; 23 shares Shoe and Leather Dealers', 2,000; 5 shares Naumkeag, 300; 30 shares Lowell, 2,700.

Deposits in Banks bearing interest are—Naumkeag, \$10,400; Webster, 1.32. Loan on Railroad Stock is—50 shares Boston and Maine, \$4,200.

	CHARLESTOWN.	EAST CAMBRIDGE.	LOWELL.	NATICK.	STONEHAM.
	Charlestown Five Cents Savings Bank.	East Cambridge Five Cents Savings Bank.	Lowell Five Cents Savings Bank.	Natick Five Cents Savings Bank.	Stoneham Five Cents Savings Bank.
Number of Depositors,	1,633	821	5,683	185	389
Amount of Deposits,	\$110,979 26	\$94,923 66	\$564,035 13	\$7,175 82	\$7,663 03
Public Funds,	-	-	-	-	-
Loans on public funds,	-	-	-	-	-
Bank Stock,	22,051 50	26,791 08	83,200 00	518 75	400 00
Loans on bank stock,	2,000 00	-	55,250 00	-	-
Deposits, in banks, bearing interest,	-	-	73,975 00	-	-
Loans on railroad stock,	-	-	1,700 00	-	-
Invested in real estate,	-	-	-	-	-
Loans in mortgage of real estate,	79,900 00	65,275 00	274,282 50	3,635 00	4,950 00
Loans to county, or town,	-	-	21,500 00	-	1,187 50
Loans on personal security,	6,750 00	-	55,701 88	2,000 00	1,620 00
Cash on hand,	727 18	2,857 58	-	797 76	45 48

Rate and amount of ordinary Dividend for last year,	5 per cent., 4,056 07	4 per cent., 3,136 66	5 per cent., 20,935 16	4 per cent., 138 68	5 per cent., 340 35
Average annual per cent. of Dividends since last extra Dividend was declared,	3 y'rs, 7 $\frac{1}{4}$ per cent. —	7 per cent.*	3 y'rs, 6 $\frac{2}{3}$ per cent.	Question not ans'd.	
Annual Expenses of the institution, . . .	157 85	200 00	849 79	224 31	No extra. 117 49

Charlestown Five Cents Savings Bank.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 15 shares Bunker Hill, \$1,575; 35 shares Monument, 3,395.50; 20 shares Mattapan, 2,160; 83 shares Safety Fund, 8,300; 9 shares Maverick, 900; 7 shares National, 721; 20 shares Continental, 2,000; 30 shares Bank of the Republic, 3,000.

Loan on Bank Stock is—25 shares Monument, \$2,000.

East Cambridge Five Cents Savings Bank.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 23 shares Bank of the Republic, \$2,320.63; 10 shares Newton, 1,040; 24 shares Charles River, 2,428.75; 23 shares Cambridge City, 2,316.05; 8 shares Bunker Hill, 864; 40 shares Howard, 4,110; 10 shares National, 1,020; 20 shares Traders', 2,050; 15 shares Webster, 1,552.50; 10 shares Merchants', 1,050; 20 shares Bank of Commerce, 2,072.50; 10 shares Faneuil Hall, 1,090; 10 shares Revere 1,000; 38 shares Lechmere, 3,876.65.

Lowell Five Cents Savings Bank.—The Bank Stock is owned as follows:—(Rendered at par value.) 100 shares Bank of Commerce, \$10,000; 50 shares Bank of North America, 5,000; 150 shares Bank of the Republic, 15,000; 30 shares Blackstone, 3,000; 50 shares

* This evidently includes the 'extra,' the annual dividends having been rendered as 4 per cent.

Eliot, 5,000; 50 shares National, 5,000; 100 shares Revere, 10,000; 83 shares Safety Fund, 8,300; 20 shares Webster, 2,000; 124 shares Hide and Leather, 12,400; 25 shares Merchants', Lowell, 2,500; 25 shares Prescott, 2,500; 25 shares Wamesit, 2,500.

Loans on Bank Stocks are—52 shares Appleton, \$4,500; 9 shares Lowell, 400; 38 shares Merchants', 3,150; 161 shares Prescott, 14,000; 33 shares Wamesit, 2,500; 97 shares Railroad, 6,200; 13 shares Appleton, and 10 shares Exchange, Boston, 2,000; 150 shares Merchants', Boston, 13,500; 100 shares Bank of the Republic, 9,000.

Deposits in Banks bearing interest are—Bank of Commerce, \$31,000; Safety Fund, 22,975; Wamesit, 20,000.

Loans on Railroad Stock are—15 shares Nashua and Lowell, \$1,200; 15 shares Stony Brook, 500.

Natick Five Cents Savings Bank.—The Bank Stock owned (rendered at cost to Bank) is 5 shares Safety Fund, \$518.75.

Stoneham Five Cents Savings Bank.—The Bank Stock owned (rendered at par value) is 4 shares South Reading, \$400.

	WEST CAMBRIDGE.	WOBURN.	WORCESTER.	SPRINGFIELD.	SHELBURNE.
	West Cambridge Five Cents Savings Bank.	Woburn Five Cents Savings Bank.	Worcester Five Cents Savings Bank.	Springfield Five Cents Savings Bank.	Shelburne Falls Five Cents Savings Bank.
Number of Depositors,	303	940	1,705	2,416	498
Amount of Deposits,	\$17,868 73	\$51,580 42	\$122,972 88	\$228,495 00	\$32,098 89
Public Funds,	-	-	15,000 00	24,276 33	-
Loans on public funds,	-	-	-	-	-
Bank Stock,	-	9,101 00	47,200 00	32,351 00	3,000 00
Loans on bank stock,	-	500 00	7,750 00	1,500 00	-
Deposits in banks, bearing interest,	1,723 11	-	20,000 00	-	-
Loans on railroad stock,	-	-	-	-	-
Invested in real estate,	-	-	-	-	-
Loans in mortgage of real estate,	9,100 00	12,870 00	6,000 00	144,990 13	16,625 00
Loans to county, or town,	-	10,903 03	22,000 00	-	-
Loans on personal security,	6,500 00	18,956 14	4,000 00	23,848 50	11,327 00
Cash on hand,	-	-	1,072 38	5,179 79	1,161 99

Rate and amount of ordinary Dividend for last year,	*	5 per cent.	5 per cent.	5½ per cent., 1,309 76
Average annual per cent. of Dividends since last extra Dividend was declared,	—	3 y'rs, 6 per ct.	—5 per cent.	No extra.
Annual Expenses of the institution,	—	275 00	502 75	199 33

West Cambridge Five Cents Savings Bank.—No Public Funds or Bank Stock. Deposit in Bank bearing interest is—Hide and Leather, \$1,723.11.

Woburn Five Cents Savings Bank.—The Bank Stock is owned as follows :—(Rendered at cost to Bank.) 23 shares Blackstone, \$2,346; 15 shares Faneuil Hall, 1,635; 10 shares Webster, 1,050; 40 shares Hide and Leather, 4,070. Loan on Bank Stock is—Woburn, \$500.

Worcester Five Cents Savings Bank.—Public Funds—United States Treasury Notes, \$15,000. The Bank Stock is owned as follows :—(Rendered at par value.) 20 shares Hide and Leather, \$2,000; 50 shares Webster, 5,000; 50 shares Safety Fund, 5,000; 80 shares Millbury, 8,000; 20 shares Northborough, 2,000; 20 shares Leicester, 2,000; 57 shares City, Worcester, 5,700; 5 shares Worcester, 500; 25 shares Mechanics', Worcester, 2,500; 90 shares Central, 9,000; 55 shares Quinsigamond, 5,500. Loans on Bank Stocks are—60 shares Central, \$5,300; 17 shares Mechanics', Worcester, 1,450; 5 shares Uxbridge, 500; 5 shares Oxford, 500.

* “Went into operation June 30, 1860.”

Deposit in Bank bearing interest is—Quinsigamond, \$20,000.

Springfield Five Cents Savings Bank.—Public Funds—United States Treasury Notes, 5½ per cent., \$13,776 33; United States Treasury Notes, 6 per cent., 10,500. The Bank Stock is owned as follows :—(Rendered at cost to Bank.) 20 shares Agawam, \$2,160; 56 shares City, Worcester, 5,780; 10 shares Cabot, 1,020; 15 shares Hadley Falls, 1,590; 52 shares Hampshire Manufacturers', 5,824; 40 shares John Hancock, 4,000; 30 shares Lee, 3,150; 10 shares Monson, 1,010; 15 shares Merchants', Boston, 1,545; 27 shares Pynchon, 3,132; 20 shares Springfield, 2,100; 52 shares Western, (present value,) 1,040. Loans on Bank Stock are—10 shares Southbridge and 13 shares Western Railroad, \$1,000; 6 shares Chicopee, 500.

Shelburne Falls Five Cents Savings Bank.—The Bank Stock owned (rendered at par value) is 30 shares Shelburne Falls, \$3,000.

	FOXBOROUGH.	FALL RIVER.	NEW BEDFORD.	PLYMOUTH.	HARWICH.
	Foxborough Five Cents Savings Bank.	Fall River Five Cents Savings Bank.	New Bedford Five Cents Savings Bank.	Plymouth Five Cents Savings Bank.	Cape Cod Five Cents Savings Bank.
Number of Depositors,	321	2,081	4,239	621	450
Amount of Deposits,	\$23,298 99	\$155,896 63	\$563,357 82	\$32,237 64	\$31,498 23
Public Funds,	-	-	-	-	-
Loans on public funds,	-	-	-	-	-
Bank Stock,	6,603 25	100,228 90	45,028 99	8,466 10	2,217 50
Loans on bank stock,	-	-	4,580 00	575 00	-
Deposits, in banks, bearing interest,	-	-	-	-	-
Loans on railroad stock,	-	-	-	-	-
Invested in real estate,	-	-	-	-	-
Loans in mortgage of real estate,	12,300 00	-	303,623 00	18,869 13	11,425 00
Loans to county, or town,	-	-	-	-	5,050 00
Loans on personal security,	3,250 00	54,175 00	210,169 30	3,637 45	10,240 46
Cash on hand,	2,124 02	6,027 78	1,144 42	961 23	3,293 97

Rate and amount of ordinary Dividend for		5 per cent.	6 per cent.,	6 per cent.,	5 per cent.,	4 per cent.,
last year,	.	—	7,671 77	27,450 77	1,090 50	837 11
Average annual per cent. of Dividends since		No extra.	4 y'rs, 6 $\frac{3}{4}$ per ct.	Question not ans'd.	No extra—5 per ct.	4 y'rs, $\frac{4}{5}$ per ct.
last extra Dividend was declared,	.	100 00		1,450 00	177 36	168 43
Annual Expenses of the institution,		.				

Foxborough Five Cents Savings Bank.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 10 shares Boylston, \$1,132.50; 10 shares Webster, 1,072.50; 10 shares Wrentham, 1,025; 10 shares Hyde and Leather, 1,000; 10 shares Safety Fund, 1,000; 4 shares Faneuil Hall, 438; 4 shares Blackstone, 415.50; 5 shares Shawmut, 519.75.

New Bedford Five Cents Savings Bank.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) Mechanics', \$19,828.11; Fairhaven, 3,500; Bedford Commercial, 1,378.38; Marine, 322.50; Safety Fund, 10,000; Revere, 10,000.

Oxford, 2,160; 72 shares South Reading, 7,200; 44 shares Metacomet, 4,391.65; 15 shares Wamsutta, 1,500.

Plymouth Five Cents Savings Bank.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) Bank of Commerce, \$821.63; Bank of the Republic, 1,000; Shoe and Leather Dealers', 570.50; North, 505.38; Merchants', Boston, 1,038.25; Atlas, 826; City, Boston, 538.84; Revere, 1,006.25; Old Colony, 1,048; Plymouth, 1,111.25.

Fall River Five Cents Savings Bank.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 13 shares Atlantic, \$1,303.25; 20 shares Atlas, 2,095; 10 shares Bank of Commerce, 1,032.50; 60 shares Blackstone, 6,365; 8 shares Eliot, 810; 40 shares Exchange, 4,800; 50 shares Hyde and Leather, 5,262.50; 66 shares Howard, 6,534.25; 22 shares Maverick, 2,059.50; 24 shares National, 2,442; 50 shares Revere, 5,000; 50 shares Safety Fund, 5,045; 50 shares Shawmut, 5,225; 30 shares Webster, 3,095; 20 shares Mattapan, 2,125; 100 shares Tradesman's, 10,077.75; 75 shares Monument, 7,309.25; 90 shares Malden, 8,853.75; 55 shares Cambridge Market, 5,542.50; 20 shares

Loan on Bank Stocks is—7 shares Old Colony, \$575.

Cape Cod Five Cents Savings Bank.—The Bank Stock owned (rendered at cost to Bank) is 20 shares Bank of Cape Cod, \$2,217.50.

A G G R E G A T E S

O F

E I G H T Y N I N E S A V I N G S B A N K S .

Number of Depositors,	230,068
Amount of Deposits,	\$45,054,235 81
Public Funds,	1,954,583 46
Loans on Public Funds,	27,000 00
Bank Stock,	8,985,038 65
Loans on Bank Stock,	857,900 42
Deposits, in Banks, bearing interest,	2,295,578 75
Loans on Railroad Stock,	64,085 00
Invested in Real Estate,	289,147 31
Loans in Mortgage of Real Estate,	17,613,222 36
Loans to Counties and Towns,	3,888,915 43
Loans on Personal Security,	8,852,368 24
Cash on hand,	1,144,793 96
Rate and amount of ordinary Dividends, for last year,	5 $\frac{5}{100}$ per cent.* 1,663,407 34
Annual Expenses of the Institutions,	112,263 51

* Calculated on the returns of 86 banks—the Malden, Marlborough, and West Cambridge institutions not having been in operation one year. The average annual dividend “of last five years” is not required, as heretofore, and the utility of an average of the time and percentage “since last extra dividend was declared,” is not apparent.

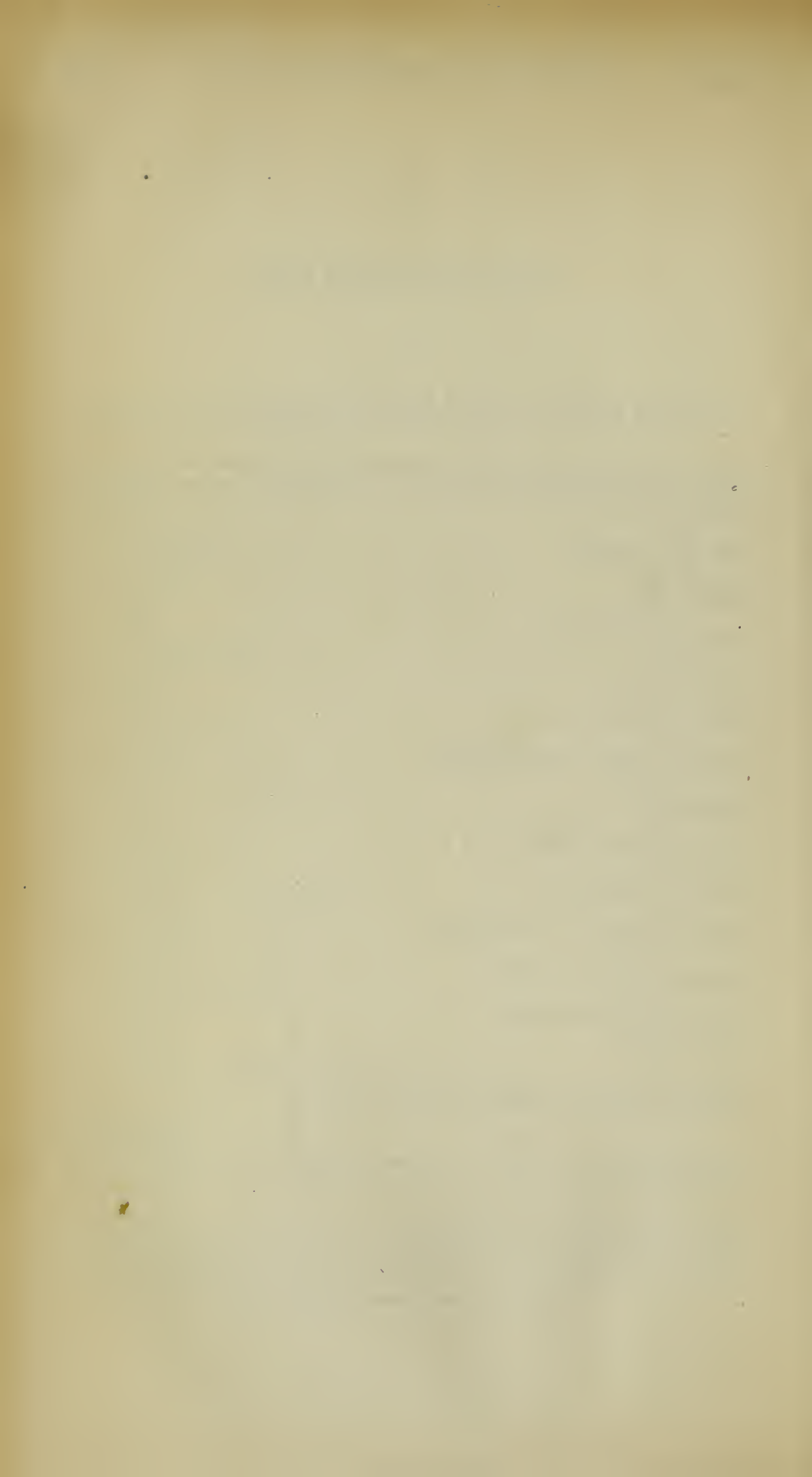
A G G R E G A T E S

O F

EIGHTY-SIX SAVINGS BANKS, IN 1859.

Number of Depositors,	205,409
Amount of Deposits,	\$39,424,418 62
Public Funds,	1,517,684 26
Loans on Public Funds,	17,600 00
Bank Stock,	7,961,939 03
Loans on Bank Stock,	922,247 44
Deposits, in Banks, bearing interest,	1,878,015 52
Railroad Stock,	46,100 00
Loans on Railroad Stock,	45,975 39
Invested in Real Estate,	240,085 54
Loans in Mortgage of Real Estate,	14,865,554 78
Loans to Counties and Towns,	3,296,984 19
Loans on Personal Security,	8,654,264 30
Cash on hand,	683,501 25
Rate and amount of ordinary Dividends for last year,	5 $\frac{1}{100}$ per cent., 1,450,024 87
Average annual per cent. of Dividends of last five years,*	6 $\frac{62}{100}$ per cent.
Annual Expenses of the Institutions,	107,951 34

* Calculated on the returns of seventy-two banks.



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